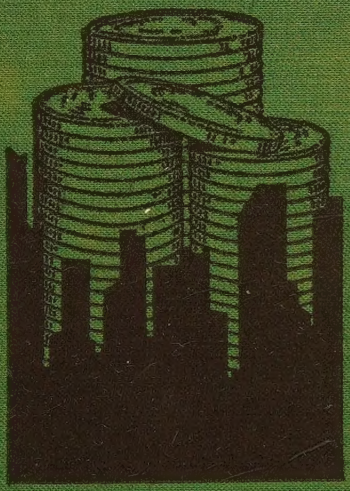

Hetty Green

MRS. HETTY GREEN
A photographer's portrait made when she was the richest woman in America.

THE WITCH OF WALL STREET

Hetty Green

By
BOYDEN SPARKES
and
SAMUEL TAYLOR MOORE

ILLUSTRATED WITH
PHOTOGRAPHS

DOUBLEDAY, DORAN & COMPANY, INC.
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Where material has been taken from magazine articles and interviews, acknowledgment of the source is made generally in the text. Exceptions are a character study of Hetty Green by Charles Wilbur de Lyon Nicholls published in the magazine, *Business America*, 1913, and an article on the Howland heirs by the late Ellis Howland, printed in 1917 in the *Massachusetts Magazine*. The accuracy of the Howland genealogy as described in that article has been confirmed since then in the book *The Howland Heirs*, by William M. Emery, published in 1919. Mr. Emery was the genealogist for the Sylvia Ann Howland trustees.

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Hetty Green

CHAPTER I

Mrs. Green comes down to Wall Street

No. 59 Wall Street in January, 1885, sheltered the highly respected banking house of John J. Cisco & Son. The elder Cisco, who had been during the Civil War an assistant United States Treasurer in charge of the Sub-Treasury in Wall Street, was dead. Now, his son and a partner were the firm.

The safe-deposit business was slowly making progress in that time, but most financial houses found it still necessary to oblige their customers by providing them with storage space for their securities. Among the depositors of John J. Cisco & Son were some very wealthy persons, but by far the richest were Mr. and Mrs. Edward H. Green.

Mrs. Green's securities made an especially cumbersome series of bundles on the shelves of the big safe. During the Civil War her father, Edward Mott Robinson, had been a valued customer of the house, storing in the bank's safe paper tokens of wealth in excess of $5,000,000. In the twenty years that had elapsed since his death his daughter had delivered to the bank securities of her own that required at least five times as much space as had been occupied in that crowded steel chamber by the papers of her father.

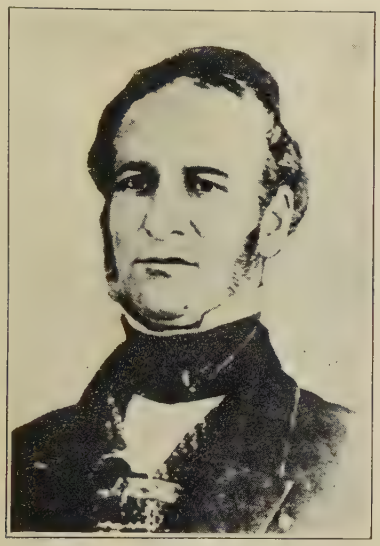
Through the glass partition that ran the length of the establishment, separating the clerks from the customers, visitors might gaze into the maw of the firm's safe, big as an ordinary room and with rectangular doors, which, when closed at night, were seen to bear, each of them, half of a landscape showing swans on a pond. The crack between the two doors that always made a slight division in the picture was not the only flaw in that work of art. Still, that was

unimportant; it was what rested behind those doors that counted.

Within that dark treasure box there was an aristocracy of paper, the proofs of money loaned on Chicago real estate, deeds to some of New York's finest six- and eight-story buildings, sheaves of United States Government sixes, the proofs of ownership of ships, of factories, warehouses, railroads; also the proofs of debts. Snuggled beside the heavy manila envelope containing the trusteed estate of some Fifth Avenue widow might be the richer bundle of a Third Avenue brewer, and next to that perhaps a mound of that green paper and coin of gold and silver in the state that Wall Street thinks of as raw material. Coupons there paid the bills of many a family represented on the Avenue by a matched team of horses with docked tails, jangling silver-mounted harness, and glossy necks arched by cruelly short check-reins drawing a carriage containing ladies suffering, in tightly laced corsets, as acutely as their frothing steeds. But Mrs. Green, whose bundle of paper in that great safe would have covered that of any dozen of the other tenants—she had no carriage.

The brokers who thronged into Wall Street after the clang of the closing bell on the floor of the Stock Exchange knew Mrs. Green best by reputation. Often, as a pair of these traders leaned against the granite façade of some Wall Street building and gossiped while bootblacks shined shoes that had been scuffed in the crush of buying and selling around some trading post on the floor, they brought up her name. Inscrutable rises and falls in the stocks of Reading, of Louisville & Nashville, and of Erie, too, were frequently, and many times erroneously, attributed to the mysterious powers of this woman financier. Still, she was familiar in the sight of but few of them.

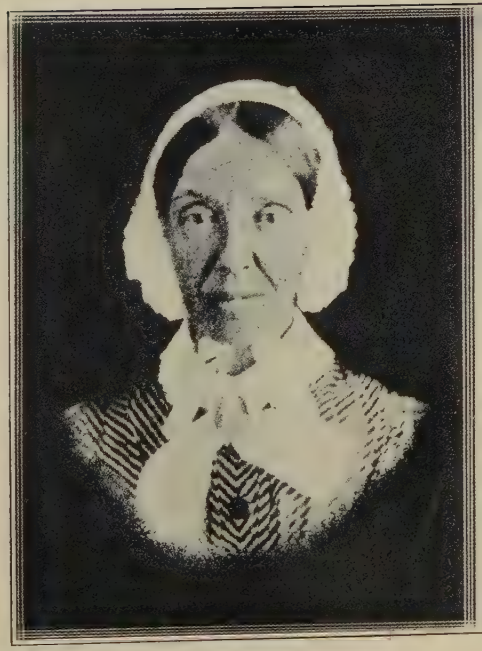
Joseph Choate, the lawyer, sometimes recited amusing anecdotes about her parsimony, her avarice, and her cunning. He said he had known her when she was a débutante. The money came, he said, from a fleet of New Bedford whalers. Young Cisco, of course, knew Mrs. Green, but when



EDWARD MOTT ROBINSON
Mrs. Green's father.

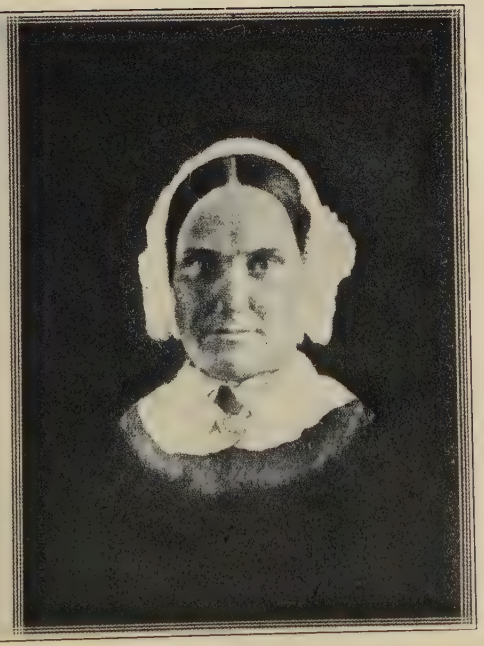
MISS HETTY ROBINSON
Aged 26.

THE ROBINSON HOME IN NEW BEDFORD
Where Hetty lived alone for a time with her father after her mother left to go with her sister, Sylvia Ann.



SYLVIA ANN HOWLAND

The Quaker spinster of New Bedford whose fortune involved Hetty in years of litigation.



ABBY SLOCUM HOWLAND

Hetty's mother, the sister of Sylvia Ann.

he spoke of her he did so with unusual caution and was not to be trapped into any disrespectful allusion to her reported eccentricities.

Practically every trader in the Street, however, knew Mrs. Green's husband. He was a big man who enjoyed a bottle of wine. Green weighed nearly two hundred and fifty pounds and was tall even in a group of tall men. He had been president of the Louisville & Nashville Railroad one time for a period of three months; before that he had been a vice president of the road. It was known that Green had been called a millionaire in 1865 when he returned from the Orient where he had been engaged in trade for nearly twenty years. Still, it was his wife who was the subject of most of the gossip. Someone had referred to her as the Queen of Wall Street. As there were no other women in Wall Street of sufficient consequence financially to dispute the title, it became a part of the legend attaching to Mrs. Edward H. Green.

The beginning of 1885 was no more gloomy than the closing months of the preceding year, except as it was disappointing not to have the depression relieved. Grover Cleveland, the President-elect, did not resign as Governor of New York until January 7, 1885. The unrest which had been a large factor in his defeat of the Republican candidate was caused by an undeniable business depression after a disastrous year—1884. Mill towns in New England still were posting announcements of ten per cent. cuts in factory wages. The Hocking Valley was aflame with a strike of coal miners. Wheat prices had for months been at discouraging levels. News of strikes and wage cuts was being telegraphed to New York from many sections of the country. Railroads were earning little money. Then from Pittsburgh came news of the suspension of the largest iron-making concern in that city. Oliver Brothers & Phillips, after trying to operate on a wage scale of ninety-eight cents a day, decided to suspend. Simultaneously a subsidiary, the Oliver & Roberts Wire Company, closed its plant.

Wall Street traders were nervous. Conditions were ripe

for a renewal of a panic, and then the old banking house of John J. Cisco & Son made an assignment for the benefit of its creditors.

This action was carefully timed so as to coincide with the close of Wall Street's business day. At twenty minutes past three a clerk for John J. Cisco & Son appeared at the county clerk's office and filed a deed of assignment. Lewis May was named assignee. He was then, and afterward, one of the influential Jews of New York.

By the time word of this disaster reached Wall Street the Stock Exchange was deserted for the day; it was too late for the news to cause a frenzy of selling that would drive down the price of securities. Before trading began the next morning the news agencies were provided with information that Jay Gould had expressed the opinion that the failure of the Cisco bank was a limited affair, and that it was his intention to buy stock at any decline. This, and certain other bits of information, served to keep the securities market from panic.

The unfortunate affair had been widely discussed the night before in many uptown resorts of the men of the financial district, in the Fifth Avenue Hotel, Holland House, and Delmonico's, and while its effects had been discounted it was considerable of a mystery. There seemed to be little justification in the early reports that sharp depreciation in the stocks and bonds of Louisville & Nashville Railroad and Houston & Texas Central Railroad was the cause. Before the end of the first day that the assets of John J. Cisco & Son were in the hands of an assignee, however, an explanation was made.

"Mrs. Edward Green," said a member of the suspended banking house, "caused the failure."

About ten days before the firm suspended, a letter had been received from Mrs. Green ordering the immediate transfer of her deposit to another bank, the Chemical National. The letter came from Bellows Falls, Vermont, the boyhood home of her husband, where she was staying temporarily with her

two children, a lame boy of seventeen and a shy, nervous girl of fourteen years.

Mrs. Green had on deposit with the Cisco bank $556,581.33. The huge fortune in stocks, bonds, mortgages, deeds, and other paper, which she was storing in the bank's vault, was, of course, no part of the institution's assets; but the deposit was a part of those assets, a vital part.

For some days the bankers had been made uncomfortable by a line of depositors withdrawing all the money in their accounts, but the total of those withdrawals was not so great as the sum which Mrs. Green now asked to have transferred to another bank.

They had been her bankers for twenty years, and for five years before that relationship began had been the bankers of her father. Young Cisco wrote to Mrs. Green then and informed her in words as nice as he could muster that the bank would not comply with her request. He informed her that her husband owed John J. Cisco & Son $702,159.04. This money had been advanced to him for certain transactions of his own, she was informed; also she was told Mr. Green's collateral, Louisville & Nashville securities, had declined so much in value that it was not nearly sufficient to cover the bank's risk. Mr. Cisco asked Mrs. Green, therefore, to assign to the bank the sum she had on deposit toward the payment of her husband's debt to the bank.

The next letter from Mrs. Green had been written in a storm of temper, seemingly. She demanded that her balance of more than half a million dollars be transferred immediately in accordance with the instructions given in her first letter. Unless this was done, Mrs. Green promised, she would begin legal proceedings against the bank. She was not responsible, she contended, for her husband's debts.

After that letter was received there was no choice. The same day the assignment was made to Mr. May.

A few days later Mrs. Green arrived in New York from Bellows Falls. She traveled in a railroad daycoach, as was her custom, although it was a journey of more than two

hundred miles; nevertheless she created a flurry of surprise at No. 59 Wall Street by arriving there in a black-and-tan horse cab. Neither the stage nor the horse-drawn street cars were traveling fast enough that day for this woman. Cab fare was twenty five cents a mile, too.

She moved along the glass partition as if she had been a bonneted figurehead on one of those full-rigged ships that had belonged to her father.

In black cotton gloves Mrs. Green's hands were clasped about a worn black reticule held tightly against that spot where her paunchy abdomen pressed hardest against her shiny skirt. She never wore corsets. Her dress was a plain garment of black alpaca, the chief merit of which was that it would not easily betray the presence of dirt. The flounce of her petticoat hissed against striding legs in black ribbed cotton stockings and balbriggan underwear. It had been bitterly cold in Vermont, but now Mrs. Green permitted her cut-velvet dolman to float back from her shoulders as if it were a banner. Her brownish hair, streaked with gray, had been hastily twisted into a figure eight, on top of which rode a matronly bonnet without strings. A blue cotton veil tied under her determined chin held the unsightly millinery rigidly in position. Her face did much to offset these terrible garments.

Above a round throat, embraced by a white linen collar, was a really lovely complexion. Before she had taken on weight this blue-eyed woman had been compared with the graceful, elegant Christine Neilson. January breezes had nipped her cheeks to a bright apple red. There was a waxy, translucent quality in the skin of this Yankee woman. On this day she was two months past her fifty-first birthday anniversary, but the estimates of men who saw her stride into the office of the assignee, Lewis May, fixed her age at forty.

"I've come for what belongs to me," began Mrs. Green, and clamped her lips.

Mr. May assured her she could have all that belonged to her, except, of course, sufficient to cover the loan that had

been made to the Green family. It was some time before Mrs. Green began to cry. At first she merely spoke in loud tones, using forceful words to establish her meaning, which was that Mr. Green and Mrs. Green were by no means one in a pecuniary sense.

Mrs. Green was informed that she was merely one of eight hundred or more creditors of the suspended bank. Mr. May was obligated to look after the interests of all of them. Mrs. Green would be treated like the others; no better and no worse. Either she would pay her husband's debt, or Mr. May would retain a big bundle of her securities. The argument lasted for some time. Mrs. Green threatened. She threatened to invoke the law. She threatened to invoke other forces. Mr. May continued to be polite, even though nervous. Faces were pressed against the glass in his door. He could recognize some of the other creditors, a few of the employees, both of the partners, and some reporters. Then Mrs. Green began to cry, to stamp her feet and wave her arms.

In the next morning's newspapers it was reported that the rich Mrs. Edward Green had thrown herself down on the floor of Mr. May's office and wailed for her precious securities, but to his dying day Mr. May insisted she had not thrown herself to the floor. "She did," he agreed, "become very much excited. She wept and talked loudly because I did not give her the securities she demanded."

Mrs. Green remained in possession of Mr. May's office (it had been until the day before the office of young Cisco) for five hours, but when she saw the safe locked up for the night she left. The next morning she returned. This time there were no tears. Day after day she returned to argue and protest. Then after two weeks of negotiation Mrs. Green gave Mr. May her check for $422,143.22 and a receipt for half of her claim against the assets of which he was custodian.

This receipt reduced the indebtedness of the institution by $280,015.62, so that altogether the grief-stricken woman surrendered the equivalent of a cash payment of $702,159.04. Then she was given her precious paper, including the de-

preciated collateral that had been posted by her husband.

Every mortgage, every bond, every share of stock was checked against lists that were closely scanned by Mrs. Green and by the equally vigilant Mr. May. At last she was satisfied that not a coupon was missing and sent for a cab. Clerks, a half dozen of them, aided her in carrying the boxes to a rig at the curb. A bank watchman stood guard there until the last bundle had been crowded into the vehicle with her. She had barely room to move. She told the cabman to drive to the Chemical National Bank.

In that cab with Mrs. Green were securities with a market value on that day of $25,000,000. That estimate was not a guess. It was an inventory and an appraisal. Assignee May knew. He held her receipt for that amount.

Mrs. Green had possession once more of her fortune, but she had also a grim purpose. The next time she returned to Wall Street she was calling herself Mrs. Hetty Green. Edward Green, broke, went not long afterward to live at the Union League Club where he had been staying before his marriage eighteen years earlier. In that year, 1885, for the information of tax assessors of Bellows Falls, Edward H. Green listed as his worldly possessions seven dollars and a watch. Mrs. Green's own explanation of their separation, made years later, was that her husband had disobeyed her in a financial transaction.

These are the established facts of the financial crisis that made the world aware of a person named Hetty Green, the greatest woman financier in all the world. This episode was the birth of a legend of fantastic miserliness that for a quarter of a century afterward kept pace with her tremendous capacity for making money.

She knew how to make money but she simply could not spend it.

CHAPTER II

A New Bedford heiress

THE little, blue-eyed girl was eighteen months old when she was lifted over the high wheel of a one-horse chaise into the arms of her nursemaid to be carried away from the home of her father and mother. It was just a few blocks to her grandfather's house; but the consequences of the brief ride were to accompany her always. From that day when she left the house where she was born there was never anyone who exercised complete authority over Hetty Robinson. She was, therefore, spoiled.

Hetty's birth had taxed severely the small strength of her mother; the birth of a second child, a boy, within a year and a half all but cost the life of the young Quaker heiress who had been Abby Slocum Howland. The father, Edward Mott Robinson, had agreed readily with a suggestion that the baby girl be cared for at the home of her grandfather, who was his business partner as well as his father-in-law. Maybe there was something in the arrangement besides its immediate convenience that appealed to a sheltered idea in the brain of Robinson. He was a calculating man and his wife's relatives spoke of him as a money lover.

Gideon Howland, Hetty's grandfather, was a widower. Mehitable, his wife, had died within four months after giving birth to Abby, the mother of Hetty. Their marriage had extended over a period of ten years, but after the death of Mehitable, Gideon had relapsed into the ways of a bachelor. The people of the town talked about his drinking, but did so tolerantly for they liked him. Generally he was called "Uncle Gid."

Gideon and his spinster daughter Sylvia Ann lived with Gideon's mother-in-law. Mrs. Ruth Butts Howland. Actually

she had been his dead wife's stepmother, and now was the widow of Isaac Howland, Jr. Isaac had been not only Gideon's partner and father-in-law but was his second cousin as well.

The three-story mansion where lived Ruth and Gideon and his daughter Sylvia Ann stood in a spacious yard where flowers grew at the southwest corner of Water and School streets, not very far from the wharves of New Bedford and well within the domain of their stench of rancid whale oil. A life interest in that house belonged to Ruth and she sat at the foot of the dining-room table as its mistress, while Gideon carved at the head, in the place that had been left vacant by Isaac nearly three years before the baby, Hetty, came there to live. At this time Gideon was sixty-six and Ruth, his stepmother-in-law, was fifty-three. Hetty was taught to call the old man Grandpa and the woman Grandma.

Ruth was a gentle soul and reluctant to assert herself. She attended Hetty and rejoiced in her charge with outbursts of tenderness that need not have been seen by any others since the child slept in her room. It had been fourteen years since a baby had snuggled against her side. That one had been her own, a boy called Isaac, the fourth in successive generations of Howlands to bear the name. Her son had lived but eleven months, long enough, though, to awaken those instincts that make women into creatures entirely different from spinsters. Ruth had nursed a baby; Sylvia Ann had not, and so there was not even a discussion concerning which of the two women in the Water Street house should bathe and feed and dress the Robinson child. Hetty was never very long out of the sight of Ruth Howland. When she was sick it was Ruth who held her squirming little body fast, pinched her nose until her mouth opened, and then poured in the spoonful of remedy.

Uncle Gid was rich. Ruth was well fixed and so was Sylvia, but the household was conducted in accordance with Quaker standards of simplicity. Frugality was a virtue better in the sight of the Lord even than cleanliness. There were two

men servants, but they did not represent a leaning toward luxury. There were horses and usually a cow or two in the stable behind the house. The animals and the garden accounted for the time of one man and there were a myriad of chores for the other. In a house without plumbing of any kind, with grate fires, and a Colonial oven in the kitchen, there was work for everybody.

Every summer the family moved into the country to the Round Hills farm, seven miles southwest of New Bedford in the township of Dartmouth. During her girlhood the years were marked for Hetty Robinson, not by any calendar, but by the annual departure in the early summer for the Round Hills farm; and by the return to town in the autumn.

There was a shady road through the woods from the highway on Smith's Neck. The horses clumping through the sand of the narrow road would lift their heads to determine if there were alarming portents hidden in the odors of salt sea and marsh grass that filled their flaring red nostrils after the trot from town. But the old road, a green corridor, never betrayed its climax until it angled around the peach orchard close to the gambrel roof of the farmhouse. It was a climax, one superbly suitable to reveal to the cornflower-blue eyes of an heiress of whale hunters.

Out there beyond the house standing on the upland stretched Buzzards Bay, all sapphires and emeralds under the sun. Beyond the squat white tower of Dumpling Light, dwarfed to the size of a salt cellar, lay the enticing greenery of the Elizabeth Islands. Like sirens they were, ready to wreak disaster on any sailors hunting the port of New Bedford through the fogs with which they were too often clothed.

In that region of thin, rocky soil the hundred acres of the Round Hills farm were appraised as fertile. Its green mass was seen by returning rovers of the sea as a promise of what their years of hazardous, lonely toil might some day bring them. Few of them, though, ever achieved on shore anything so peaceful as the footing of those who lived on the Round Hills.

By the time she was six Hetty had learned to ride, to drive, and to read. Long afterward she attributed much of her easy understanding of commerce to the fact that as a small child her young eyes had been used to supplement the dim sight of her grandfather; and when she became adolescent, of that of her father.

"My grandfather's eyesight was failing, and my father's, too," she said when she was an old woman, the richest business woman in the world, "and as soon as I learned to read it became my daily duty to read aloud to them the financial news of the world. In this way I came to know what stocks and bonds were, how the markets fluctuated, and the meaning of bulls and bears. By the time I was fifteen, when I went to Boston to school, I knew more about these things than many a man that makes a living out of them."

Habits that were so deeply ingrained that they controlled her always were molding that little Quaker maid when she was too small to understand what was happening to that interesting thing she called "me." On the farm the hands required a substantial breakfast before they went into the fields, huge bowls of oatmeal, milk, coffee, and bacon. There was no sugar. Hetty ate as they did. Long days of climbing in and out of carts, into haymows and scampering on the beach taught her that rents in old clothes caused less trouble with her guardians than any soiling of the gray woolen frock that was reserved for wear on Sundays when she was taken to the meeting house. She heard her elders say, too, that she had been marked. She came, in time, to believe that story.

Abby, her frail mother, they said, had been frightened by a ragged tramp while she was carrying Hetty. That was nonsense, of course, but she had been marked in a way that they, perhaps, did not then suspect. Curious tales that recited how strange and horrible characteristics became merged with unfortunate human identities were very generally accepted as worthy of belief in that day. Somewhere in New England then Oliver Wendell Holmes was incubating a terrible story of the ophidian behavior of a girl whose mother

had been bitten by a rattlesnake before the child was born. Elsie Venner was the literary conception of a physician; but Hetty Robinson was a clinical case of prenatal influences that would have been accepted as authentic by anyone accustomed to breeding animals.

In her veins the double stream of Howland blood was freighted with centuries of Quaker contempt for women's fashions; but it was also charged with an instinct that her Howland kin was aware of in her father when they said he was a money lover. In Hetty's case the influences of heredity were buttressed by environment.

When Hetty was eight years old she began to save the money that came into her possession from time to time. Uncle Gid was occasionally caught in a generous mood and parted with a nickel. It was on her own decision, she said long afterward, that she was escorted to the New Bedford Institution for Savings. There she surrendered her small store of coins and received a pass book. Thereafter she was tireless in her scheming for the means to augment the total that was written in that record. In 1845 the New Bedford Institution for Savings had $412,000 and a list of depositors that numbered 1,940. There was no name on the list that represented such a complete faith in the thrift creed of the bank as did that of Hetty Robinson.

Business was the only subject of the conversations which she heard from the time her memory began to function; but what she heard was not merely the dull tables of the statistics of stock and bond prices. It was the business of adventure.

CHAPTER III

Rich Quaker whalers

NEW BEDFORD in those times was the world's greatest whaling port, and on the streets envious gossips pointed to little Hetty Robinson tagging at the heels of her grandfather. They said she was the richest in prospects of any heiress in town. Sometimes they took in more territory and said she would inherit more money than any gal in New England. The exact among them could name thirty ships, whalers every one, which they said she might be expected to own as a single fleet. They did not seem to care if she heard their gossiping. She was part of the show.

The minds of everyone in the community were focused on the greasy cargoes of some two hundred and fifty vessels that cruised farther and farther each year in their hunt for whales. If a woman of New Bedford tried to wheedle money out of her husband with which to buy some luxury she would be told to wait. "Wait till my ship comes in." That was why so many of the houses in New Bedford had cupolas upon their roofs that might be used as watch towers.

If a family had an eighth interest in a single ship they were regarded as well favored by fortune. Sometimes a ship came to port so heavily laden with oil casks and whalebone that her cargo fetched $100,000. Sometimes, tragic times, they came to port clean. The firm of Isaac Howland & Company owned many ships. It owned a part of many others. It served as agents for yet others which it did not own. It was a rich firm, well managed according to that standard which rules the prices of any business shares sold in Wall Street to-day. Its earnings were steadily increasing. Little Hetty Robinson had a lively interest in the affairs of Isaac

Howland & Company, even if it was not a legal interest. A major interest in it belonged to her grandfather, Gideon. Her father was a partner, and her mother and her Aunt Sylvia each had an interest in its earnings.

Those four adults had then only one legal heir. That was Hetty Robinson. The baby brother who might have required a division was buried in the Quaker cemetery. With him was buried something of his mother, a something that kept the surviving part of her too weak to interfere with the manner of Hetty's upbringing except in sudden flashes of temper.

Once Uncle Gid sneaked a piano into the Water Street house. Some truckmen, acting under his orders, carried the vile piece of furniture into an upstairs chamber while the women of the family were at a gathering in the Quaker meeting house. Although in his youth the old fellow had gone to sea, had steered a boat not much thicker than a mandolin within striking distance of sea monsters big enough to have swallowed him and part of his boat as well, he trembled in his possession of that piano. The instruments for making music were regarded by Quakers as sinful. Cards were sinful; scarlet women were sinful; it was sinful to sing. Uncle Gid beyond question felt guilty. His uneasy conscience was a compound of fears: fear of what Sylvia, Abby, and Ruth would say; fear of the neighbors' gossiping tongues; fear of God. The piano troubled him almost as much as if he had secreted in the house one of those women who waited for sailors—any sailors—along the waterfront.

Gradually Uncle Gid prepared the family for a sight of his awful possession. Sylvia Ann and Ruth were not as horrified as they should have been. Hetty was delighted. It may have been the next Sunday that Abby, stopping in on her way home from the meeting house, heard awful sounds and screechy little voices singing in the upper floor of the house; and on Sunday of all days. There were some splendid timbers in that old house. They probably had been cut before the Revolution. In the dining room there was a

dark, heavy table that had been fashioned from a chunk of Filipino mahogany. Never before in Abby's existence had those woods reverberated sympathetically with wicked sounds, and yet now the entire house seemed to be part of an ungodly orchestra. Up the stairs she went righteously, but slowly, with a due regard for her heart. She did not have to tiptoe for she was walking on a stair carpet that had been brought home from the Netherlands one voyage of the ship *George Washington.*

On the third floor she paused outside the door that hid the piano and the little girls who were singing.

This, we have been told, is what she heard:

The monkey married the baboon's sister,
Smacked his lips and then he kissed her.
Kissed her so hard he raised a blister.

There was more, a great deal more, but with anger at her helm she swept in upon them.

The little girl who played and sang was a child named Mary. Long afterward her son, William J. Swift, was able to repeat the sharp speech with which Mrs. Robinson had driven his mother from the house.

"Mary," she commanded, "thee can take thy music, thy parasol, and thy furbelows and be gone, and when we next want music we will send for thee."

There is no other record of a positive kind of Abby. Generally she was inclined to weep her way out of difficulty. She was not strong in any way. Throughout a garrulous existence Hetty rarely mentioned her, except as a link in a chain of inheritance.

Although Abby got into a temper when her child permitted her ears to be filled with music, there is no evidence that she ever protested at coarser sounds that inevitably reached the small girl's ears when she followed her grandfather, foot to foot, as his business carried him into the shabby streets around the wharves. Often she followed him aboard a ship newly arrived or went deep into the hold of a vessel being

outfitted for a whaling cruise. Hetty heard the waves slapping against the piles and the hulls. She heard the creaking of timbers and the sighing of the wind in slackened ropes, a faint ghost of the melodies that sang in the rigging when it was taut between sheaves and sails from the pressure of the wind of the open sea. She heard the rumble of oil casks being trundled along the decks and onto the wharfs. But, also, she heard other sounds.

She heard words that most people would agree no child ought to hear. She heard bull-voiced mates speak to subordinates for whom they felt a contemptuous hatred. She heard what the subordinates said out of the side of their mouths as they obeyed. She heard the ribald jests of the men who worked on the wharves. She heard the amazing sounds of the Gullah niggers brought by the underground railroad to slavery-hating New Bedford; and she knew that the underground was nothing more mysterious than a place to stow away between the decks of any New England ship that put into a Southern harbor. She heard the screech of green-and-cerise parrots perched on the shoulders of the returning whalemen. She heard the chattering of the precious little monkeys with long tails and gentle brown eyes brought from South America and taken ashore tethered by leather bands about their lean bellies. She heard the foul exchanges between crimps and their victims. When Hetty Robinson was grown, therefore, she possessed a vocabulary that no amount of Quaker teachings could explain.

It is not to be supposed that she heard those sounds other than as a person superior to the makers of the obscene clamor. There were seventy-five females working in the cordage factory. There ropes were made, all of those lines with which whales were made fast on every ocean. Experienced harpooners wanted no other kind of line in the tubs of their boats. Hetty heard and saw those women, who were a part of the human wreckage of a whaling port. They were women left destitute by the killing or maiming of their fathers or husbands or sons in the always hazardous work of whale

hunting. Hetty was a Howland, the daughter of ship owners. The women were just people of the town.

One might suppose that on a winter's day when the ice lay thick in the streets she saw a young man with a carpet bag under his arm gazing at the sights of New Bedford as he waited for the Monday morning departure of the packet for Nantucket. When Herman Melville wrote *Moby Dick* he was careful to recount everything he could remember of his week-end spent in the whaling capital.

Melville, then, has left us a deposition that is expert testimony as to the kind of a place New Bedford was when Hetty Robinson was an heiress of the town:

> . . . in New Bedford [he wrote], actual cannibals stand chatting at street corners; savages outright; many of whom yet carry on their bones unholy flesh. It makes a stranger stare. . . . There weekly arrive in this town scores of green Vermonters and New Hampshire men, all athirst for gain and glory in the fishery. They are mostly young, of stalwart frames; fellows who have felled forests, and now seek to drop the axe and snatch the whale-lance. Many are as green as the Green Mountains whence they come. In some things you would think them but a few hours old. Look there! that chap strutting around the corner. He wears a beaver hat and a swallow-tailed coat, girdled with a sailor-belt and a sheath-knife. Here comes another with a sou'-wester and a bombazine cloak.

Hetty saw those country boys and she saw the cannibals, perhaps the very one who later flowed from Melville's pen as Queequeg. She heard her father and her grandfather bargaining with them over their shares in the whaling cruises in which they participated. Each of those bargains was for her a drama, a drama in which she applauded her kinsmen and was against the bumpkins, cannibals, and other sailormen. When they were induced to sign a ship's articles, committing themselves to cruise until it should please the captain to sail for port, in return for a meager share in the profits and a very generous and complete portion of the dangers and hardships and drudgery, it may be supposed she applauded and yearned for a chance to show her own acumen.

About 1845, when Hetty was about ten years of age, she was sent over to Cape Cod to attend the Quaker school of Eliza Wing at Sandwich. By that time she had become, in the eyes of her fellow townsmen, a handful. There was none to discipline her. Her father was too busy with the affairs of I. Howland, Jr. & Co. Her mother was able to go out but apparently was unable to assume control of her only child. Yet the parents were a court of appeal before which Hetty might plead any time the elders in that house where she lived with her grandfather, with Ruth and Sylvia Ann, tried to enforce upon her some measure of obedience.

One of the women who went to work for the family in the Water Street house about that time remembered to her dying day that Hetty as a child was artful, maneuvering, quarrelsome, and a liar. The pattern of her existence then would have done as much for any child. She was a reflection of her elders, and what she reflected was the intrigue connected with a fortune of $800,000 which Gideon would soon dispose of by will. Gideon, when his granddaughter went over to Sandwich to boarding school, was seventy-five years old. She went prideful in the knowledge that she was an heiress, granddaughter to the wealthy Gideon. He had promised her that she would have a plenty.

That school must have been a dreary institution. When she was an old woman Hetty remembered the indignation with which she surveyed the first meal that was placed before her in the dining hall of the Quaker Seminary on Cape Cod. It was plain fare, and to wash it down there was a glass of skimmed milk. The men in the forecastles of her grandfather's and her father's ships had more and better food.

"Skimmed milk," she said one time, speaking slowly to impress her words on the one who listened. "Skimmed milk when pitchers of cream were set on our table at home as a matter of course.

"I sent my plate away untasted. It was put aside and placed before me at supper, and my teacher informed me that I was expected to eat it. I was pretty hungry and

managed to eat half. The next morning at breakfast, when the half-eaten meal made its third appearance, I made a desperate effort and finished the job. It taught me a good lesson."

Even toward that little girl who had been herself there was no softness in old Hetty Green. She was nine, or at the most ten, when she experienced that bit of discipline. She remembered, too, that most of the girls in the school were poor and that the directors held that the tuition of the rich girls had to be spread thin by the management in order to provide for the poor girls. It was something colder than charity.

Every day the girls had to read three chapters from the Bible. On Sundays they read five chapters. In that way they completed a reading of the book each year. She had been through the Bible three times when she was taken back to New Bedford. Her grandfather was dying.

It was a little hard for Quakers who were not rich to understand how Gideon Howland had prospered in view of his loose ways. He drank, he kept a piano in his house, and there were times even in his old age when he showed a boyishness that was incompatible with his years. Once, when he was sixty-five, he was on the wharf when the ship *William Hamilton* was preparing to cast off for a whaling cruise out beyond the Western Islands. In that instant before the tide caught her and before the tearful women and the men and children on the wharf had lifted their voices in a farewell shout, Gideon leaned his heavy shoulder against the side of the vessel. He strained until his face showed almost purple against his white fringe of beard. Then green water showed between the wharf on which he stood and the painted hull against which he leaned.

"I've sent her off," he yelled triumphantly, and stood upright gazing at her. He knew she was a gamble. Every whaler was a monument to speculation. There had been a touch of superstition in his shove. He believed himself to be lucky, though the word was expurgated from Quaker vocabularies. When the *William Hamilton* returned two years

later she had to her credit a total of 4,181 barrels of "ile." The bone and whale oil were worth $109,269. Gideon, having sailed in his youth, knew what it meant to spend monotonous months out of the sight of land looking for whales. He was gregarious and always wanted to be where people were congregating.

He could tell of things he had seen during the American Revolution. He was born in 1770, and remembered the Boston Tea Party as a piece of mob violence; and the surrender of Yorktown as a small boy's humiliation. The Howlands were Tories.

Gideon Howland, Jr., died September 2, 1847. His only granddaughter, Hetty, was then not quite thirteen years old.

A corner stone of Quaker belief is the conviction that God communicates with each one of the spirits He has made. Those communications, like lovers' messages deposited in the hollow of a tree, are to be found by anyone who looks inward, in the heart. Those who received such messages, or who thought they had, sometimes were moved to get up and recite their messages in meeting. If any were so moved at the funeral of Gideon there is no record of his oration now.

It was a plain funeral, for the Quakers from the beginning of their sect discarded all parade at funerals. There was black for neither horse nor man. Gid's coffin was severely plain. Hetty sat between her mother and her Aunt Sylvia Ann. Her mother's hands lay relaxed in her lap. They were fragile, and afterward Hetty remembered them as being like lilies.

Directly after the return from the burying ground the members of the family gathered in the Water Street house for the reading of the will. It was an important occasion for Hetty. She was oppressed and somewhat frightened, as any child is frightened by death; but she was eager, too.

The rustle of the paper in the hands of the lawyer commanded a strict silence. It was a huge fortune that Uncle Gid had left, judged by the standards of 1847.

To nephew Gideon Howland, $1,000; to nephews Edward W. Gilbert, Jr., and William Howland, $500 each; to nieces Rhoda and Lydia Howland and Sylvia, wife of Benjamin D. Almy, $500 each; to Gideon H. Smith of Dartmouth, $500; to my brother Joseph, life use of the Stephen Howland farm in Dartmouth and the livestock thereon, the farm to pass eventually to Joseph's children; to my daughter Sylvia Ann Howland my share in certain real estate on Water Street and also on School Street; to my daughter Abby Robinson one-fourth of the ship *Balance* and appurtenances; to Ruth Howland (widow of Isaac) and to Sylvia Ann Howland, equally, my furniture, horses and livestock; and all the rest and residue to my two daughters.

That was all. Thomas Mandell, one of his partners, was named as executor.

There was no mention in the document of his granddaughter, Hetty Robinson. The child with angelic blue eyes and light brown hair had good reason that night, she felt, to cry herself to sleep.

CHAPTER IV

I. Howland, Jr., & Company

THE pounding of coopers' mallets on empty casks was not so loud around the wharves of New Bedford as the voice of Ed Robinson when he was aroused; and he was frequently aroused. Lazy workmen maddened him to a pitch of fury that was not pleasant to see. Whenever he sneaked up behind a shirker, the man was discharged in a manner that did not help the culprit's self-respect. In that community where brawn was commonplace Robinson was robust enough to berate employees with the violent words that the officers of his whalers used at sea to drive their hands to unpleasant, hazardous duties.

All during his long days he was constantly stalking his workmen, in the blackness of warehouses where stinking whalebone was piled up like lumber, on the wharves, on newly arrived ships, and on ships being fitted for the cruises that sometimes lasted for as many as five years.

For good workmen and for good whalemen, Ed Robinson felt something that approached enthusiasm, but this was an emotion that he always kept under control. The ship *Triton*, built in 1818 and one of the best of the Howland fleet for more than a quarter of a century, was saved for her owners in 1847 by a good whaleman.

While cruising in the Pacific on a hunt for whales the master of the *Triton*, Captain Thomas Spencer, put into a small harbor of the barbarous island of Nanonti, one of the Gilbert group. He needed fresh water and his crew were weary of fat pork and beans. The bearded men standing on the greasy cream-colored deck of the *Triton* watched with quickened pulses as clusters of natives launched outrigger canoes into the lacy beach froth that fringed the green water.

Men with muscles like sculptured bronze paddled toward the ship in canoes that were laden with strange and enticing fruits. As they paddled they kept the cadence of their work by songs as the whalemen themselves were accustomed to sing when they gripped their hands to a capstan bar or hauled up a sheet of the *Triton's* canvas. Only in fancy, though, did any whaleman ever hear an echo of his song in the throats of beautifully formed women; but as these savages hurried their light boats through the tossing green of the harbor their ears were filled with the laughter of coppery-skinned women who swam, nymph-like, because canoes were taboo to women.

Furious appetites that were not for food hungered in the men of the *Triton* as the strange islanders came swarming over her side. Naked brown women, glistening wet, were helped to the deck of the Quaker ship; but the men in the canoes were made to do their trading from the flimsy craft that were deep with fruit.

There was whale oil and bone stowed away between the decks of the *Triton*, much of which wealth later was transmuted into Chicago real-estate mortgages; but that day it was only part of a hazardous speculation. If the women laughed, the men who had escorted them scowled. Abruptly all the island visitors departed.

There were no women the second time a fleet of canoes put out from shore. This time the savage traders carried, not fruit, and not green vegetables, but war clubs fashioned like the snout of a swordfish; and spears and hatchets. This time the trade stuff they wanted was blood and heads crisp with the hair of white men.

Five of the *Triton's* crew died in the first assault and seven were wounded. For every savage that gained the deck there were a score to follow. The half-moon blades of whaling harpoons were made to bite into the bodies of the yelling islanders. Whaling guns roared and made a frightful havoc in the canoes. Lances sharpened with more care than is given to an ordinary razor made splendid defensive weapons; but not all of the men of the crew had heart enough to wield them.

One man, Elihu S. Brightman, the third mate of the *Triton*, engaged in that fight with a fury that saved the ship from capture. Single-handed he killed three of the attacking party and wounded others. Had it not been for Brightman, men on the *Triton* agreed, the ship would have been taken.

Months later, when the towering sails of the returning whaler were seen from the cupolas of some of the houses on Johnnycake Hill, there began an immediate scurrying toward the waterfront. Every man and woman with even the smallest of a fraction of interest in one of the hundreds of whalers that cruised the world with "New Bedford" painted on their sterns made for the wharves. Even if it was not their ship that was coming in, it might bring word of the vessel that carried their hopes.

Hetty Robinson was in that crowd, tagging at the heels of her father. He permitted this because a fourteen-year-old girl could often save him the fee he would have been compelled to give a messenger who performed an errand for him.

There were widows in that crowd who thought they were soon to be embraced by husbands; and there were children who were soon to learn that they were orphans. Ed Robinson, shrewd, domineering, loud-voiced, awaited the approach of the *Triton* with a mind prepared to estimate a profit so soon as Captain Spencer shouted out the number of barrels of oil and the amount of bone she carried.

Grizzled whiskers extended down the bony cheeks of Ed Robinson. Glowering black eyes appraised the rigging of the *Triton* and tried to measure her cargo by the height of her rail above waterline. He wore the tall crowned hat of a man of business and a frock coat with lapels faced with satin. His brocade waistcoat was stained with clam chowder, for he was careless of his appearance. A black stock was fastened about the throat that could roar so loudly. There was a cruel set to his lips.

Hetty heard the story of the attack on the *Triton* as it was told to her father by Captain Spencer and she heard the discussion among the partners of I. Howland, Jr., & Co., as they

strove to agree on the means of rewarding Mate Brightman for the skulls he had crushed in saving for them a ship and cargo worth more than a block of New Bedford houses. What they agreed upon was a gold watch that cost them, probably, thirty or forty barrels of oil.

It was about that time, too, that Hetty heard her father raging at a gang of his men who were cleaning the hull of another ship. It cost money to haul a ship out of the water on a marine railway. A less expensive way was the scheme generally employed by the managers of I. Howland, Jr., & Co. This was to hove the ship over on her side, at her wharf if she was too big to be risked on the beach. Ballast was shifted to one side of the vessel and her list was further increased by means of lines carried from her masts to a neighboring wharf. In such a position any lift of the water was likely to dislodge workmen clinging to the hull as ants might be dislodged from a bit of wood by the flick of a finger.

Robinson and his slatternly child were standing on the wharf watching the men scraping at the marine growths on the upper side of the ship's slippery hull when the ship rolled a trifle and then snapped back against the lines that held her in that undignified position. There was a splash, and then another. Someone raised the cry, "Man overboard! Man overboard!"

The other workmen, those on the hull and a few on deck and in the rigging, with a natural curiosity as to the fate of two companions, began to scramble toward the place where they had fallen in. Sometimes men thrown into the water in that fashion struck their heads against a timber and did not rise unless they were rescued. This time the boss of the gang was one of those who had fallen.

"Back to your jobs!" roared Robinson. He bellowed with such fury that the workmen hastened back as directed and so long as he and his daughter stood there did not even cast an eye toward the splashing men swimming awkwardly in heavy boots. The two in the water got out all right, but Robin-

son paid no attention to them. There was no workmen's compensation law at that time.

"When you pay a man for a day's work," he said, "you are entitled to a day's work." His daughter heard him.

The things that happened to the men who went to sea in the *Triton* and her sister ships of the Howland fleet were less interesting adventures to Hetty Robinson than the processes whereby her father made money. He was a man of inexhaustible energy and one who loved the authority that goes with money. He did not bother to pretend that for him whaling was a fascinating romance. It was not. It was the most likely way that he knew to make a lot of money. Probably he never would have engaged in it had it not been for the opportunity that was opened to him through his marriage.

Robinson was born in Philadelphia, January 8, 1800, the son of James and Mary Robinson of South Kingston, Rhode Island. His mother's family name was Attmore and she had been brought up in Philadelphia. There were five Robinson boys and two girls. The eldest, William, was three years older than Edward, and these two, when Edward was twenty-one, engaged in the manufacture of cotton and wool in Rhode Island. Then they began to sell whale oil as commission merchants and this business resulted in Edward's making several trips to New Bedford.

There were two outstanding heiresses in New Bedford at that time, the Howland sisters, daughters of Gideon. They were motherless; and Sylvia Ann, the eldest, was afflicted with a spinal disease and other ailments growing out of the consequent disuse of her body.

Isaac Howland, Jr., founder of the firm that bore his name for so many years after his death, was still alive when Edward Mott Robinson came to New Bedford in 1833.

Isaac Howland, Jr., was the third in line of his name. The first was a Colonial farmer who died during the Revolutionary War aged eighty-four. This man left a will which is pertinent to this chronicle because it fixes beyond question an arbitrary

limit in the past for the beginning of that stupendous fortune which in after years was tagged in Wall Street as Hetty Green's money. This Colonial farmer, a penny-pinching Quaker, had five living children when he died while British red coats still were hunting and being hunted by men in the blue and buff of the Colonial rebels. To four of those children this Isaac Howland bequeathed his fortune, but to the fifth and youngest, who was his namesake, he left as a mark of his displeasure five insulting shillings.

It might be argued that those five shillings were the seed of Hetty Green's fortune, but a more likely possibility is that the disappointment and bitterness engendered in the disinherited son when the will was written in 1755 was the true seed. This man, who is written into the history of New Bedford whaling as Captain Isaac Howland, Sr., and who was born at Round Hills, became much richer than any of his brothers and sisters who had inherited his father's estate. He was well on the way to riches, as a matter of fact, long before that disagreeable will was probated.

He became in turn a master mariner, a distiller, and a shipping merchant. When he returned to Dartmouth a few years before the Revolution began he brought with him from Newport one of the Negro slaves he had owned there. The Negro's name was Primus and his coming was a scandal in the village of New Bedford. The Society of Friends there was distressed at the time by the fact that four of the members were slave holders. Primus was manumitted by his owner after a series of meetings at which several Quakers were moved by the Lord to say what they thought of the inhuman practice.

Captain Isaac Howland, Sr., desired that his neighbors should think well of him, for he had determined to remain and engage in the whaling industry. About the time the Declaration of Independence was signed at Philadelphia this Quaker-Tory was signing an agreement that made him owner of a quarter share of the whaling schooner *Juno*. Down on the waterfront he had built a long, low wooden building which

housed in one end a distillery and in the other a plant for the manufacture of spermaceti candles.

His house was the most elegant mansion in the town, a big, three-story rectangle of red bricks. While the Tory merchant mariner was entertaining in this home the British Major General Charles Grey and his staff during a British raid in 1778, the distillery and candle works were set on fire. There was another Isaac in the family by that time, born in 1755. This one was the founder of I. Howland, Jr., & Co.

He made his first thousand dollars after the close of the Revolution. Perhaps that thousand and the energy of the little man who accumulated it were the real cash basis of Hetty Green's fortune. Certainly the determination of the man who garnered it was braided into the personality of the woman who became known as the "Witch of Wall Street."

Isaac Howland, Jr., was too small of body to be of any use at sea; so instead of doing as the sons of other New Bedford families, he became a trader along the waterfront. Sailors coming into port from the West Indies often wore with their knee breeches silk stockings; but cotton stockings and cash were more desirable in a sailor's eyes than silk stockings and no cash. Isaac's affairs began to prosper. He washed and ironed the stockings acquired from sailors and resold them. When he had made some money in this fashion he began to share in the shipping enterprises of his father. He could neither read nor write.

In spite of his meager proportions (he weighed no more than one hundred pounds on the warehouse scales of his father), Isaac, Jr., was a truculent fellow who had to pretend to have a contempt for brawn; and after the fashion of little men with big egos he developed craft. He needed no help from his more muscular father when he finally established the firm of I. Howland, Jr., & Co. His partner was his son-in-law and second cousin, Gideon, who had married his daughter Mehitable, the only surviving child of three daughters.

In 1820, when he was sixty-five, this shipping merchant, Isaac, married Ruth Butts, a woman of thirty-seven, and a

year later she gave birth to a son who lived not quite a year.

Isaac, Jr., was the tyrannical head of his shipping business which had finally become entirely devoted to whaling when Edward Mott Robinson came to New Bedford. It was the biggest enterprise of the thriving community and Robinson, who was then thirty-three, sought to make a connection with it. He had some money, but his prospects and his standing were enormously improved when he succeeded in getting the promise of Miss Abby Slocum Howland that she would marry him.

CHAPTER V

Black Hawk Robinson the money-lover

When Ed Robinson first met the crafty little shipping merchant, the weazened old fellow was afflicted with a nervous disorder that kept his head twitching as if he were forever saying "no." The restrictions of the religious sect to which he belonged had made it easy for him to be thrifty by shutting off to him the extravagant outlets for his money that were open to other men of the time.

On December 29, 1833, he saw his granddaughter, Abby Slocum Howland, who had grown up in his house, married to a comparative stranger, this fellow Robinson from Rhode Island. Just two weeks later Isaac Howland, Jr., was dead.

The editor of the New Bedford *Weekly Mercury* printed the following curt obituary:

> In this town on Sunday evening last, from a stroke of palsy, Mr. Isaac Howland, an eminent and successful merchant, aged 78 years.

It was a stroke of palsy for the victim, but for big Ed Robinson it was a stroke of fortune, as may be seen by a reference to the accounting of the executor, Gideon Howland, Jr., which follows:

Paid Sylvia Ann Howland,	$130,000.
Paid Edward Mott Robinson representing his wife's interest under an agreement,	90,512.31
Paid Thomas Mandell, trustee for Abby S. Robinson,	40,000.
Paid bills and expenses,	318.95
Paid to widow:	
Under the will,	6,683.63
By order of heirs-at-law,	3,500.00
	$271,014.89

If Robinson was a fortune hunter, as his sister-in-law believed to the end of her life, he was a singularly able one. Many bridegrooms of heiresses who are subject to the suspicion of being fortune hunters never achieve control of their wives' money. Robinson did get absolute possession of his wife's money, and expeditiously.

There was something wrong with Abby, something more subtle and even more debilitating than the spinal affliction that made of Sylvia a tart and sexless spinster. Although Sylvia was little better than an invalid when her grandfather Isaac died, she was deemed by her father, Gideon, fit to receive outright the custody of her inheritance. It was placed to her credit on the books of the whaling firm, but it was her money and she could have done with it as she pleased at any time; but with Abby, Gideon clearly showed that he did not feel that she was competent to be entrusted with her own fortune; not any part of it. So, her husband, Robinson, got $90,000 and the other $40,000 was held in trust by Thomas Mandell. Mandell was the accountant and office member of the firm of I. Howland, Jr., & Co., and possessed a minor interest in the company. So long as Abby lived Mandell held that $40,000 and its accretions in trust for her.

Old Isaac died of a stroke in January and in the following November Abby gave birth to the baby girl who was named Hetty Howland Robinson. It was about this time that Ed Robinson acquired a partnership in the firm and became one of the active managers. Eighteen months later, when Abby's son was born into a brief existence, she surrendered control of the child Hetty, and remained seemingly thereafter as feeble as her spinster sister.

Hetty was kept in the school at Sandwich for nearly a year after the death of Gideon. Long afterward, when she was engaged in a conversation with a woman journalist, Dorothy Dix, in a New York boarding house where they both lived, she spoke of the reasons that had impelled her family to send her to that drab institution on Cape Cod.

"I was forced into business," she said, "I was the only

child of two rich families and I was taught from the time I was six years old that I would have to look after my property. But I wasn't raised up to be arrogant and haughty like the little lordlings you see now. On the contrary, my people were so afraid that I would be selfish that I was sent to a Quaker school.

"There I learned plain things, to be thrifty and careful, not to waste, to be just, and to read the Bible."

Among the other things that were drilled into her by means of the harsh discipline of that school was a doctrine that the furbelows of fashion were indecent. Somehow, too, there was etched upon her brain a compelling notion that the spending of money for luxuries was a form of wickedness like the wickedness of harlotry.

Sometimes her father disciplined her. She still remembered his method when she was an old woman. "When," she said one time, "I was a very small child and Father noticed I was out of sorts about something he would say, 'Hetty, daughter, art thee angry?' If I replied 'yes' he would answer, 'Well, Hetty, thee must not speak for fifteen minutes.' At the end of that time he would ask me if I was still angry, and if I replied 'yes,' he would tell me not to speak for an hour. At the end of the hour I might be told to keep silent for three hours, and if I proved still contumacious I was forbidden to speak until the next morning." She believed this form of discipline helped her to control herself.

It was a depressing home to which the half-grown schoolgirl returned from Sandwich. It was in the year 1848, and in that summer a horde of gold seekers, old men and boys and adventurous women, were making their way into California, thousands across the plains and mountains with ox teams and on foot and other thousands on sailing vessels; but among them all it is doubtful if there was one so eager to possess riches as that blue-eyed child of Ed Robinson and Abby Howland, who returned by stage to New Bedford.

Hetty went to live with her father and mother. It was an unfortunate turning in her life. The exterior of the house in

which she now stayed was quite as imposing as the one where she had lived with her grandfather and the widow of her great-grandfather; but whereas Ruth had been a good housekeeper, rated by Quaker standards, frail Abby was no housekeeper at all.

This new arrangement was necessary because Ruth was gone to live in Dartmouth. It was Ruth who had nursed Hetty through her measles; it was in Ruth's room that she had meditated in prayer and slept during most of the years of her childhood; it was Ruth who had told her stories and who had, in the words of the servants, "looked after her." Just why Ruth, a woman of sixty-four, should have resolved to leave New Bedford after living there for twenty-seven years as mistress of one of the finest houses of the rich community is no longer to be deciphered from any existing record either in ink or memory. Very likely, without Gideon in the house, she found it difficult to get along with Sylvia Ann. She became sick.

Sylvia bought from the old Quakeress her life interest in the mansion; also her half interest in the furniture, horses, and live stock bequeathed jointly to them by Gideon. Certainly Uncle Gid's will is testimony that he had expected Ruth would end her days in a comfortable partnership with Sylvia in the house where she had lived so long. Instead, ill as she was, she packed up her possessions and returned, almost a stranger, to Dartmouth. So, when Hetty came back from school she found Ruth gone and her aunt living in another house, a corner residence of wood that faced Eighth Street over a trim, wide lawn.

With the departure of Ruth, the woman who had assisted her as housekeeper, Mrs. Fally Brownell, was promoted to the position of housekeeper, but not on the footing of Isaac's widow. Fally ate in the kitchen with the other servants. There had been two men in Gideon's time and a girl who usually did the chamber work. Fally cooked, washed, ironed, scrubbed, swept, did the marketing, and supervised the work of the other servants and such casual labor as was employed

from time to time for special tasks. As if it were a badge of authority, she carried suspended from her apron string where it crossed her belly a jangling bunch of keys. She was paid three dollars a week. Even in that day when, because women in New Bedford without means had to work either in kitchens or engage in the harsh labor of the cordage factory, there was always a surplusage of household help, Fally was a jewel.

In Ed Robinson's household there was no such person. A succession of servants did the work as they saw fit. Rarely did the mistress of the household give a command. Querulous complaints that lacked the tone of authority were her usual means of achieving some change in the state of her surroundings. Meals were poorly prepared and of poor quality. Habitually she was attired in gray and white. Her ash-blonde hair was parted in the middle and drawn tightly down over her ears to a knob at the back which was concealed beneath her Quaker cap. This was a crocheted fabric that was embellished into thickened circles where it covered her ears. Hetty spent little time in the company of this mother; the business of her father was of much greater interest to her than anything that went on in the slovenly house.

Along the waterfront of New Bedford were buildings of stone hauled from near-by quarries. They had façades of red brick with window ledges, and trimmings at the corners of granite. The buildings were square with Dutch cap roofs. The first floor of the building of I. Howland, Jr., & Co. was occupied by subsidiary enterprises, a ship chandlery and a store in which deluded country boys might outfit themselves for the sea. On the second floor was the counting room of the business where Thomas Mandell, a mild and courteous man, ruled the clerks gently. Above that was a sail loft.

After the death of Gideon there was none to question the decisions of Robinson, and profits increased astoundingly. Sylvia was a quite silent partner in her brother-in-law's presence. She was afraid of him. Mandell was merely a valuable employee with a small interest in the business. Robinson was avaricious and no man could make a sharper

bargain; but if these qualities were making Robinson the richest man of the community they were also making Sylvia Ann a richer woman, and of Mandell a richer man. Besides, Robinson's method of management was the method of practically all of the merchant backers of the whaling industry.

Referring to the Quaker shipowners of New Bedford in *The Maritime History of Massachusetts*, Samuel Eliot Morison wrote:

> They were as tightfisted, cruel and ruthless a set of exploiters as you can find in American history, these oil kings of New Bedford. But they were canny as well.

Their vessels were sluggish, "about as fast," according to Morison, "as you could whip a toad through tar," but specialization made the enterprise extraordinarily successful for that time.

Not only Robinson but all of his rivals deemed it proper to make an extra profit out of the tobacco that was smoked by their crews on the voyages that not uncommonly lasted for years. There was a profit for the managers living safely on shore in the clothing that was worn out by the toil of cutting up a whale and that was scorched by the try-pots in which the blubber was rendered on deck.

Those ships that were owned by I. Howland, Jr., & Co., in partnership with others, were managed by them, so that there was a profit for the firm in the food and other stores loaded into them—a profit which was collected even before the vessel put out to sea; but there was another kind of profit which was despicable.

After 1830 it was commonly the custom for all who sailed in whaling craft to share in the speculative feature of the enterprise. Man and boy were given a share in the profits; and if there were no profits their years at sea were wasted. This custom not only lured many poor men to New Bedford, but it also reduced the losses of the owners when a ship returned home clean. There is plenty of evidence that it was the studied practice of the captains, when casks of oil and the

stacks of bone filled her hull, to haze men until they were glad of a chance to desert. Deserters, of course, forfeited their "lay." On a whaler "lay" meant "share."

What the deserter forfeited was sometimes added to the lay of the owners, the lay of the hands being fixed in advance as a definite fraction.

Trailing at her father's heels, Hetty heard many squabbles that grew out of injustices and tyrannies that occurred out where the world was a gyrating disc of sea water, a landless desert. She heard of mutinies, of wholesale desertions, and of other outrages, but she rarely heard anything to suggest that the caste to which she and her father belonged was responsible for the miserable conditions that inspired such violence; and if she had heard anything of the sort she would not have believed it.

Robinson was in the habit of eating a hurried luncheon in the Central Union Store. This was a coöperative establishment in which he owned a share. On cold days a pot-bellied stove glowed cherry red in the faces of a ring of idlers. Every barrel in the store was as a lodge-room chair upon which sat a warden of gossip. Andrew Hathaway, when he had grown to be a quavery-voiced old man in the spinning-mill community that gradually blotted out the solid mementoes of the whaling aristocracy, retained certain memories of that store that had entered his mind by way of very wide-open, small-boy eyes.

What he remembered was a forward girl with curving hips; and breasts that were beginning to press against her gray woolen frock. She was a girl whose shape caused a stirring of interest among the men who hung about the store, despite the fact that even secret fancies concerning so rich an heiress were a kind of *lese majesty*. Her head was shapely, strong, and singularly square at the temples. She had thin red lips, a firm straight nose flaring at the nostrils, and her feet and hands were large; but what Andrew Hathaway remembered best was the harsh parrot laugh of this girl who was daily enthroned on a prune barrel of the Central Union Store.

"If a poor girl had acted as free and easy as Hetty Robinson," he said, "she would have been looked down upon." The daughter of Black Hawk Robinson was a law unto herself.

At that time Hetty could afford to indulge a gregarious tendency. In after years she was forced to curb it. What happened in New Bedford was soonest current gossip in the Central Union Store, but there was an even stronger motive behind the daily visits of the slave-driving Robinson and his daughter. Those who owned shares in the store munched without charge handfuls plucked from an open cracker barrel and other handfuls snatched from the open segment of a great circle of yellow cheese. Not to have eaten cheese and crackers to which they were entitled by custom would have been wasteful, so at noontime during the years around the middle of the Nineteenth Century the most likely place to find Robinson and his girl was among the crowd on the sawdust floor of the coöperative store.

CHAPTER VI

Early thrift

"My father," said Hetty one time when she had become a financial power, "taught me never to owe anyone anything, not even a kindness."

Once she saw her father decline a ten-cent cigar that was offered to him by an acquaintance. When the man pressed him to accept, knowing him to be a user of tobacco, Black Hawk Robinson gave a frank reason for his refusal.

"I smoke four-cent cigars and like them," he said. "If I were to smoke better ones I might lose my taste for the cheap ones that I now find quite satisfactory."

Eating free luncheons was but one of a number of means whereby Robinson and his daughter kept down their expenses. Hetty's clothing was a constant source of annoyance to Sylvia Ann, who felt that it was demeaning to the Howland name to have a girl of the family running about town clad as wretchedly as if she were one of the orphans of some sailor lost at sea. No garment was ever too old for the child to wear, and if she was chided by her aunt because of her appearance she was praised by her father for her common sense. In time she came to put an extravagant value on what she deemed to be common sense.

"In those days," she once explained, "women wore lasting topped shoes that laced down the sides. Fashionable bootmakers charged you outrageously, so it was a very easy matter to buy the tops at wholesale and fit them nicely to the feet and then buy the soles, also at wholesale, and sew the tops to them."

In such home-made boots this young slattern roved through the commercial section of New Bedford. Because their home was unattractive, it was easy for Robinson and

his daughter to fall into the habit of working over the books of the company long after darkness had fallen on the streets.

Robinson was not popular in New Bedford and it is doubtful if there were any men who had his complete confidence. The nickname by which he was generally known—Black Hawk—is a symptom of the local feeling for him. A member of the family suggested in recent times that he was so called because of a fine horse he rode that was named Black Hawk. Another legend attributed the sobriquet to his hawk-like appearance. One of these explanations is an apology and the other is a guess. The true source of the name is suggested by the well-understood habit of humanity in conferring such titles. He acquired the name when the Indian tribesmen commanded by Chief Black Hawk were so disturbing to the people of the upper Mississippi Valley that men dropped their business and professional duties to take the field against the redmen. A young captain named Abraham Lincoln was one of those who saw service at the time. Black Hawk stood in the minds of men as a symbol for ruthlessness. There was no more idea of complimenting Ed Robinson in calling him Black Hawk than there has been in more recent times in calling a man Jesse James. The more his fellow townsmen showed their dislike the more Robinson devoted himself to the expansion of his fortune.

When Hetty was nearly sixteen, a girl with fresh color, well developed and tall for her age, Sylvia Ann began to urge Robinson to send her away to school. She was afraid of what might happen to a child with a woman's body alluringly shaped that was accustomed to spend more time along the waterfront than in carefully chaperoned association with the gently reared maidens of New Bedford. It seemed a waste of money to Robinson, fond though he was of this daughter who then shared his ideas and aped his manners. It was his boast that she knew more of business than many of the men with whom he dealt; besides, the education of females in that generation was regarded as a most wasteful luxury. Embroidery, china painting, and the other polite accomplishments of

the day were out of place in a Quaker household anyway. He had plenty of arguments that would have been accepted as sound by many in New Bedford, but not by Sylvia Ann. Family pride, plus a genuine concern for the girl who was practically motherless, steeled the ordinarily flaccid will of the richest woman in New Bedford. She insisted. Robinson, who had reasons for not wishing to break with her, consented.

Hetty was sent to a recently established school at 4 Winter Place, in Boston. It was conducted by the Reverend Charles R. Lowell and Anna Cabot Lowell. It was a finishing school designed for the aristocracy of New England. Sylvia Ann had hoped that association with other girls of gentle breeding and the discipline of the institution might mold Hetty into a creature more worthy of her approval; but she was doomed to disappointment. Hetty left the Lowell school, a short-lived institution, after three years, and at nineteen, a full-blown woman, she was once more the shadow of Ed Robinson along the wharves.

Robinson at that time was credited in New Bedford with possessing $1,000,000. In an impudent directory of the rich men of Massachusetts, issued in 1852, he was described so:

> The very Napoleon of our little Business community. With him nothing is impossible. He overleaps all barriers in his love of money-making, and that, he confesses, is the great object of his life. He . . . does not profess to be great, generous, virtuous or fashionable, but he does profess to have a genius for money-making, and that, too, justly. At the same time he is affable and colloquial and stands not a bit on dignity. . . . In business matters he is strictly honorable, but he does not claim to be anything more. If he lives he will be one of the richest men in New England, and his daughter—he has only one—will be an immense heiress, both on her father's and the Howland side.

Although he may not have stood on dignity, Robinson fired an employee whom he overheard speaking of him as "Black Hawk." The name galled him, quite as much as he had been galled by the drunken reproaches he had once had to take from his father-in-law. It had been Uncle Gid's way

to challenge Robinson to say what he would have amounted to if he had not married a girl with money. It was an unfair charge. Nothing could have prevented Ed Robinson from making money.

Years after she had disappeared from New Bedford it was remembered that Robinson's daughter had been not only interesting to the young bucks of the town as an heiress but also because of her beauty. One of these, when he had become an old gaffer, used to recite with some bitterness the story of his own amorous interest in the young woman. Her hair was parted and swept smoothly beneath a crown of gardenias to the back of her neck where it was permitted to hang in a cluster of curls. There were small golden balls of filigree work suspended from the pink lobes of her ears. Her dress was of white lawn and was gathered about her creamy throat by a narrow silk ribbon. She was dressed as fashionable girls in Boston dressed; not as a Quaker maid. The occasion was her coming-out party.

The young man who saw her that night with romantic eyes told David Shea of Boston long afterward that he could think of nothing else but Hetty Robinson for some days. He made an excuse of business to call at a store of which Robinson was the proprietor. Hetty was spending much of her time in the establishment. Hardware was sold and she was not above selling it. The caller planted himself in her way and yearned after the manner of young men in that condition for some sign that this blue-eyed young woman was interested in him.

A call from the second floor of the establishment sent Hetty flying upstairs. The young man's eyes were caught by shapely legs as she drew her voluminous skirt and petticoats out of the way of feet that were not small; but what he saw destroyed a very tender illusion that had filled his brain. Her stockings did not match and hung in folds around her ankles. He never tried to see her again.

Hetty always remembered her coming-out party and she remembered the young men who had showered her with at-

tentions that night; she remembered them with suspicion. Likely enough they were fortune hunters. She bragged afterward that she had blown out the spermaceti candles even before the last of the guests had said good-night. The next day she sold the unconsumed parts of the candles. Spermaceti candles were an obligatory luxury when people of fashion entertained. For ordinary occasions tallow candles were plenty good enough. The table doilies and napkins used on that occasion were so little soiled by the polite usage of the guests that Hetty merely had to sprinkle and iron them before she put them away for another great occasion.

It must have been about that time that Hetty made her first visit to New York. Her recollection in after years was that she made the visit after her return from school in Boston.

"My father had decided," she told an acquaintance, "that I should have a winter in New York under the chaperonage of one of our relations living there. He was anxious that I should do him credit. So, upon my departure from New Bedford he gave me an order on his New York bankers for twelve hundred dollars. He said I should spend this for clothes and if I needed more I was to let him know.

"Well, I had a mighty gay time in New York, but I tired of the round of parties and balls long before the winter was over, so I wrote to my father asking for permission to cut short my visit and return to him. While he expressed astonishment upon my return, nevertheless he was just as glad to have me as I was to get back.

"One evening he asked me why I hadn't drawn on him for more money while I was away. I told him that I had had more than I needed. He was greatly surprised and asked me how I had managed to be so economical. He was still more surprised when I told him I had invested one thousand dollars of the amount he gave me in bonds. That investment turned out so well that I soon made others."

Mrs. Lawrence Grinnell was Hetty's chaperon on that first visit to New York. The economy which so delighted

Black Hawk Robinson was a source of annoyance to Mrs. Grinnell. She thought Hetty's clothes were unfit for wearing at the entertainments to which the girl was being escorted. At last, having failed in all her attempts to persuade Miss Robinson to buy some of the hoop-skirted costumes, or the coquettish hats or any of the fripperies that were displayed for them in the shops they visited daily, Mrs. Grinnell became desperate. She offered to pay for a costume for her guest. Hetty cheerfully accepted and tried on French corsets, delicate linen underthings, fine stockings, and everything else that Mrs. Grinnell approved. These things were to be worn at a party at which the elder woman was especially anxious to have the Howland heiress make a good impression. Mrs. Grinnell paid the bill and Hetty accepted the clothes; but when she arrived at the party she was wearing the frumpy clothes she had brought with her from New Bedford.

When she returned home she carried the gift clothing with her. It was still in the boxes of the shops from which it had been purchased; and in her bosom she carried the bonds in which she had invested one thousand dollars of the money her father had given to her.

Until 1858 every year saw an increase in the number of ships devoted to whaling; but the great numbers of whale hunters had done in the sea something very like that which other hunters afterward perpetrated on the land. The herds of whales had been decimated, but the pasturage of the sea where whales browsed has many, many times the area of the American plains from which man has hunted the last of the bison. Whalers in 1858 could find their game in the Arctic when they could not find it in the South Atlantic or the South Pacific.

Once Robinson stood on the wharf in that estuary called the Acushnet River. He had just ridden along the street that ran two miles through the thickly settled section at the top of the hill. Every brick and plank and carpet in those houses had been distilled out of whales. He had passed through

Hawthorne Street where great trees arched high overhead so that all who rode there seemed to pass through a corridor of green lace and sunlight. On either side behind wide lawns were solemn front doors embellished with brass door plates. The name on each plate was a name of a family made rich by whale oil and whalebone. There were very few places in the United States at that time which had reached such a height of prosperity within so short a period. The prosperity that seemed almost like the work of an enchanter had lasted for more than a quarter of a century. But on the wharf Robinson saw a portent of change.

"What luck?" roared one of the owners of a ship that was riding upon the tide after years of cruising. Her sails were ragged and patched. The staring faces along her rail were whiskered and solemn. "What luck, Captain? Clean or greasy?"

There was no response from the captain until he stepped upon the wharf he had not seen in years, and then as he brushed through the crowd he answered:

"I didn't get any whales, but I had a damned fine sail."

When such a thing could happen whaling was no longer a business for Edward Mott Robinson. On the sea the profitable enterprises had become the clipper ships, the swift-sailing cargo carriers that earned $60 a ton for freight carried around the Horn. On the land, too, there were more attractive opportunities. As he turned his face away from the salt water that slapped against the empty hull of the whaler, in his fancy he saw a new metropolis that lay to the west. Chicago, he had learned, was a rapidly growing city, one that some day could be expected to rival New York.

Abroad the market for whale oil was beginning to shrink. Demand was lessened because of an increasing production of mineral oil in Russia and Roumania. More and more the glow of lamps in houses on the Continent was discovered, by whale-oil merchants, to be coming from wicks submerged in kerosene.

CHAPTER VII

Death of Hetty's mother

THE one place in New Bedford where Abby Robinson could find sympathy was in the home of her sister, Sylvia Ann. The spinster hated Robinson increasingly as the years passed and tightened her lips when Hetty's mother told the details of what she had to put up with from her husband. Abby's health was no better than Sylvia's. What decent clothing Hetty possessed was bought by the mother after discussions with Sylvia Ann, who thought it was disgraceful that a Howland should be going about the streets of New Bedford looking as unkempt as Hetty. Abby bought the clothes out of the money she received from Mandell as income on the now swollen $40,000 left in trust by her grandfather, and Hetty hoarded them as carefully as if she planned to resell them.

More than once the sisters spent an afternoon in tears. There was one occasion when Hetty was expecting a girl acquaintance to come from Boston for a visit; it was a girl Hetty had known at the Lowell school, and she protested that her room at the back of the house was not good enough to shelter so fashionable a person. She thought she ought to have a better room. The room she wanted was the front chamber where her semi-invalid mother whiled away the hours trying to recognize the people who drove past the house in open carriages. This proposal was resisted by Abby to the best of her ability. Then Hetty developed a headache. She had frequent headaches. She got them whenever she was thwarted.

Robinson informed Abby that he thought she had better give up her room to Hetty until after the guest had gone.

So Abby, tearful, moved into Hetty's rear chamber and Hetty took her mother's room.

For some reason the girl from Boston did not make the expected visit; but Hetty continued to occupy her mother's room. She never gave it up.

This tyranny was discussed by the sisters in Sylvia's chamber.

"I think," said Sylvia Ann as a servant prepared tea for herself and her wretched sister, "that Edward Robinson is very cruel."

Electa Montague, then Abby's nurse, overheard this and remembered it.

It was about this time that Abby transferred her residence from the house of her husband to that of her sister. The servants gained the impression that Mrs. Robinson had been driven out of her own home, and Abby did confide in Fally Brownell that her home was so unpleasant she could not stay there. At any rate, she never returned to live with her husband and daughter.

Fragile Sylvia Ann had one means of exciting an interest in life that was not open to the equally fragile Abby. She could change her will, or talk about changing it. Three times between 1843 and 1850 lawyers were summoned by the rich old maid to assist her in the writing of a new will and to witness the destruction of an old one. When she was pleased with people she put them into her will. When she was displeased she took them out. Very often she was displeased with her unfeeling niece.

In the summer of 1858 the two sisters went to Round Hills together. If either had an errand to perform in town the other accompanied her on the seven-mile drive. Hetty during this time remained at the North Second Street house with her father. For the next year and a half Abby Robinson lived almost continuously with her wealthy sister. They were both afraid of Robinson and together they could muster sufficient courage to defy him; at least they thought they were defying him, but there is nothing left which indicates that Black

Hawk Robinson was otherwise than glad to be relieved of the care of his wife.

The sisters were nursed by Electa Montague, who had cared for Abby for a brief period in 1856. Electa was a huge rawboned woman who might have worn a man's clothes along the waterfront and not attracted attention. Sylvia became greatly attached to her, as did Abby.

In February, 1860, Abby died. She left no will and this situation was discussed between Robinson and his daughter directly after the funeral. Hetty, with the approval of her aunt, declared she ought to have all her mother's property.

Under oath, in a lawsuit that occurred a few years afterward, Hetty was asked:

"Did you ever hear your aunt say anything about what became of the rest of the property not put in trust [to Thomas Mandell] which was given to your mother by the wills of her father and her grandfather; and, if so, about what the amount was?"

"Miss Sylvia Howland," replied Hetty, "said it was taken by my father. She said the amount was about $500,000. After my mother's death my father claimed the property put in trust."

This included $40,000 that had been held and guarded for Abby after the death of her grandfather Isaac, two weeks from the date of her marriage. Under Mandell's trusteeship it had grown to $140,000. Robinson, when he had buried Abby, not only claimed this money but got it as well, after a lawyer had arbitrated the differences between father and daughter. By that arrangement Hetty received real estate that had belonged to her mother that was appraised at $8,000. There was more, worth about $23,000, but this Robinson held; and the $140,000 of the trust fund was quickly blended into the great reservoir of his wealth which he was beginning to divert from the whaling industry.

CHAPTER VIII

The household of Sylvia Ann Howland

THERE were more important keys in the house of Sylvia Ann Howland than those jangling against the ample person of Fally Brownell. There was one she carried in a deep pocket that could be explored by her calloused right hand only after a hunt in the folds of her voluminous skirt. The key safeguarded there would unlock a trunk in an upstairs clothes press. In that trunk the housekeeper had secreted three keys entrusted to her by Sylvia Ann some months before the death of Abby.

What secrets were guarded by two of the three keys Fally Brownell never learned, although she may well have suspected that there was in Sylvia's mind an intention to have them disguise from prying eyes (Hetty had come there to live after the death of her mother) the importance of the third key. This one fitted a small, oval-topped trunk that was kept in a closet beside the fireplace in the room where Sylvia Ann slept and where at intervals in her feeble life she was read to by her attendant, Electa Montague. That little trunk was the household treasure chest. Originally it had been black and white in the spotted pattern of the cow's hide that covered it; much handling during many years had worn away the hair until all that remained was that which found shelter close to the brass studs with which the hide was secured.

"I never went to the trunk," said Fally, on oath, "except by Miss Howland's orders, and she used to tell me when to go and get it. . . . When I did go out, the key of the clothes press to which I have referred was always carried with me. The trunk had some clothing, some jewelry and some papers. . . . It was kept in the closet in Miss Howland's room, where

she always stayed. The closet was a small one, one side of the fireplace. It was large enough for several persons, however, to get into."

Hetty wanted possession of those keys from the day she became a member of her aunt's household. After much pleading, some crying, and angry words she did succeed in getting the key to the wine closet. It was a minor victory. A short time later, having secured the key to the attic on some pretext, she refused to surrender it. Sylvia Ann complained about this high-handed behavior but Hetty quickly silenced the invalid spinster. She told her, expressing doubt as to the honesty of the servants, that she would give up the key just as soon as her aunt was able to get about the house once more and take personal charge of her affairs. What Hetty wanted, of course, was complete control of the establishment.

She was so pleased when she got the key to the wine closet that she boasted to Electa Montague that there was but one more place in the house that she wished to be free to open. This was the trunk in the closet in Sylvia's room. That trunk was the corregidor, the Gibraltar, she thought, of her aunt's empire of wealth.

Almost as often as Hetty saw her aunt she succeeded in making her weep. She carried a burden of complaint every time she entered the room. The servants were robbing her poor aunt. There were too many, anyway. They were eating the choicest food and leaving only the scraps for Hetty. Money was being wasted. Once Sylvia suggested that it was, after all, her own money, and thereupon Hetty went into such a tantrum as to drive her aunt out of the house to the farm at Round Hills, seven miles away. Even there, though, Sylvia's delicate ears rang with echoes of the harsh words of her niece.

With Sylvia at Round Hills, Hetty made a bold attempt to get control of the household. She had tried by various forms of annoyance to irritate Fally Brownell so that she would quit her employment; but Fally had clung to her position. Now Hetty determined to dismiss the old woman,

but when she told her to leave, Fally said she would not go until Miss Howland returned and ordered her to do so. Miss Howland had hired her, she said, and she questioned Hetty's right to turn her away.

"Take your duds," yelled Hetty, "and clear out!"

The mates of whalers kicking incompetents ashore down at the wharves talked that way. Ordinarily Hetty did not, but when she became angry she sometimes found bubbling in her throat words that were foul. All her ranting, though, was not sufficient to drive Fally Brownell out of the house, and when Sylvia returned from the farm she was met by Hetty, full of complaints. For some time they were closeted together while Fally banged pots in the kitchen. Presently Miss Howland sent for her housekeeper.

It was very trying for one in her condition, she protested, to be living in the midst of quarrels. Hetty, she said, had made complaints against Fally. She had said that Fally gave her all the tough portions of steak, keeping the best portions in the kitchen. There were other charges but this one fired Fally's temper. She announced that she had better go as she could not give satisfaction.

"You give satisfaction to me," said Sylvia Ann, with grim significance, and added that Hetty wanted to rule the house but would not be allowed to do so. She asked Fally to remain, to be her friend. Then she added:

"If Hetty lives you will see the time when she will be sorry for her treatment of me—and you."

Fally remained disgruntled, though, until a few weeks later when Miss Howland made her a present of $1,000. In 1861 that was a princely gift. The money was brought to the old woman by Mr. Mandell, Sylvia Ann having gone again to Round Hills. Before leaving she had told Fally that if Hetty made the house too unpleasant for her she would pay her board elsewhere, but she said also this would not be necessary because she would not allow Hetty to treat her badly. Her final reference to Hetty on that occasion was a quotation from the Bible: "Whoso diggeth a pit shall fall therein."

There were more important struggles in the world at that time than the contest between Hetty and the other members of her aunt's household. A new danger was afflicting the men of the whaling fleet, a menace that New Bedford people spoke of as rebel pirates. On the eighteenth of April, 1861, the leading women of the town formed the Ladies' Soldiers' Relief Society. Hetty's kinswoman, Mrs. Lawrence Grinnell, was the vice president, and through her Hetty was entreated to assist the Union cause. The ladies of New Bedford collected indefatigably, money, cotton cloth, flannel, and hospital stores. In the years of the war they gathered 1,130 bottles of blackberry brandy, 1,110 bottles of sherry and currant wine, hundreds of bottles of other brandies, of port wine, unnumbered glasses of jellies. They sent away to the soldiers crates of lemons, boxes of tamarinds, dried apples, and maizena; also they gave money generously.

Already many hundreds of the 3,200 men of New Bedford that were to go to the battlefields had departed. Some of them had been killed. Naval recruiting officers showed the red linings of their dark blue cloaks on the wharves whenever a whaler slipped into port.

Those men whose motto had been "A dead whale or a stove boat" could be transformed into splendid sea fighters; but the scheme that was agitating many minds in the navy department just then did not involve fighting; only seamanship. It was desired to increase the effectiveness of the blockade of Confederate ports. As a means of achieving this purpose it was determined to sail a fleet of ships to one of the principal ports of the South and sink them in the harbor entrance. The identity of the first port it was intended to seal under this plan was a military secret. The ships selected for the sacrifice were old whalers of Nantucket and New Bedford.

Out of the forest of masts and spars that fringed the waterfronts, Federal agents selected twenty-four of the forty-five vessels taken for this adventure, and for many days carts were kept moving in a steady stream to the wharves. The carts were loaded with stone from the line fences of Cape Cod

farmers. This stone was emptied into the hulls until the vessels rode low in the water.

At last on a November day in 1861 the New Bedford portion of the stone fleet cast off the lines that held the vessels to the wharves to which they had brought, in the past, so many rich cargoes of oil and bone. It was Thanksgiving Day, and some individuals among the crowds that swarmed out of town to Clark's Point to watch the departure were stuffed with turkey and other food until they moved as stiffly as those stone-filled hulls which they had come to bid farewell.

Captain Rodney French, an old slaver, afterward the Mayor of Bedford, was the admiral. Sealed orders in the breast pocket of his blue jacket contained directions for him to take his fleet to Charleston, S. C. Some wags aboard one of his ships had fashioned a section of a spar into the likeness of a cannon. They called it a Quaker gun. It was the only armament displayed and so there was no answering salute except the dipping of the ship's colors as the garrison at Fort Taber (afterward Fort Rodman) spoke their good wishes with thirty-four guns. At Dumpling Light the keeper fired a charge in his signal cannon. Johnnycake Hill caught these reports and echoed them. From thousands of throats on shore there was given a cheer. Likely Hetty Robinson was there that day. It was a grand, free spectacle as the towering white sails of barks and brigantines, schooners and ships swam into line and headed out to sea upon their last wet adventure.

They were unaware of it, most of those owners who stood on the shore in the midst of women wrapped in shawls and some of the town fashionables in crinolines and hoop skirts, but they were cheering something more than the beginning of a naval excursion. They were seeing the last dramatic picture of the whaling industry, the final float in a pageant.

The scarcity of whales, the development of petroleum wells, and the Civil War were then combining as an economic force to end the flow of wealth into the harbor of New Bed-

ford with almost the same definiteness with which the stone-filled whalers were to block the sea approach to Charleston. The decline was swift. Corporation after corporation became extinct. Many whalers were diverted into other channels of trade. Although some of the industry lingered for years, in 1861, when the stone fleet sailed, New Bedford was three years past the peak of its glory as the whaling capital.

For those whaling hulks that the Union navy had guided into the harbor entrance at Charleston the Confederacy exacted a full measure of revenge upon New Bedford. Those boats were old, almost too old for further service, but the whalers sunk by the Confederate cruiser *Alabama* were among the best. Forty-six she sank, and on the sterns of twenty-five was lettered "New Bedford." Twenty-four of the scuttled ships at Charleston bore that device. On clear, still days the angry people who were bottled up by that Yankee invention could read in letters magnified to the proportions of their wrath the names of the two cities from which those water barricades had come—Nantucket and New Bedford.

While the forces of North and South, and the minds of most Americans, were devoted to the conflict of civil war, Hetty Robinson was busy with her own campaign. Her struggle to win control of her aunt's household was part of a larger plan for acquiring as an inheritance the Howland fortune, of which Sylvia Ann was the feeble administrator. If Sylvia Ann was pleased with her servants this was, in Hetty's mind, a good reason for trying to get rid of them. She felt that they had too much influence with her aunt.

One morning in that winter when the stone fleet sailed away Hetty left the breakfast table where she had been seated with Sylvia and Electa Montague, the nurse who was strong as a man. Hetty went upstairs and sought out Fally Brownell busy with her daily chore of emptying slop jars and filling water pitchers. There was no plumbing in the mansion. In each hand Fally carried a heavy pitcher.

"Why didn't you put on those cold pieces and have them

eaten up?" demanded Hetty. This was just one shot in a constant feud with Fally.

Lifting her nose, Fally retorted that Miss Howland, who paid her wages, had directed her not to have any conversation with Miss Hetty Robinson about provisions or cooking. She started to go downstairs, her arms weighted with the pitchers. She made a mistake in turning her back. Hetty leaped at her in a burst of temper and clutched the old woman's skirt where it was widest.

Protesting shrilly, Fally tried to wrench free. Her waist was torn and the skirt came away from its band with a distressing sound of tearing cloth. Filling her lungs, Fally yelled again and then fell backward on the stairs.

The crash of china, the flood of water, the yells of Fally, and the imprecations of the town's most important heiress echoed in the dining room. Miss Howland, trembling, commanded Electa to go into the entry and discover what had happened. Brownell, the chore man and kinsman of Fally, came rushing out of the kitchen, where every mouthful he ate was afflicted with the ill wishes of Hetty.

Fally contended that she was too badly hurt to get up, but when she heard Hetty's feet rapidly tapping the stairs she arose and tearfully began to appraise the list of injuries to her clothing, her person, and her dignity. From the dining room Miss Howland called out to her to come there. Staggering as if she were as weak as the mistress she served so efficiently, Fally obeyed an order that she drink something that would revive her.

Sylvia Ann was indignant but hardly knew what to do. She sent her man servant for Thomas Mandell, her partner. Before Mandell could arrive, though, Hetty by much begging and entreating had succeeded in exacting a promise from the invalid that she would not tell what had happened. Hetty pleaded that it would injure not only her character but the character of the Howlands. Actually she was afraid Mandell would suggest that she be banished.

Finally Sylvia Ann relented and sent another message to

Mandell telling him he need not come. There was almost justification for Hetty's contention that she could always conquer her aunt, that she could always "put her down" either by crying or by argument.

Life in that household, because of Hetty, was a series of exasperating incidents. There was one occasion when Sylvia Ann was persuaded by Hetty to give a dinner party at the house in town. Hetty wished to make all of the arrangements, but Sylvia Ann wished to do this for herself. She ordered the food. Hetty said at once that her aunt was ordering too many chickens. Miss Howland then placed the order for ice cream. Again Hetty said it was too much. Miss Howland insisted a waiter was essential, a man waiter. Hetty agreed to engage one, but instead, near the day of the party, proposed that they get a neighbor's servant girl to come in and serve the meal.

Miss Howland was unwilling to send into another household for help, but Hetty engaged the girl anyway, and then, at the last minute, this servant (prompted, no doubt, by her indignant employers) sent word that her family was having guests so that she would be unable to come and serve. Miss Howland insisted anew that a man waiter be hired. Hetty was adamantine. Mrs. Gerrish, a kinswoman, was sent for in the hope that she might prevail upon Hetty to relent. It was useless. Hetty finally, in disregard of her aunt's wishes, sent to borrow the cook of her cousin. Miss Howland, of course, gave orders for the use of the best linen tablecloths and napkins. Fally had them on the table when Hetty saw them and countermanded the order. Everyday cloths were good enough, she said. Some of the doilies with which the table was set were of cotton. Mr. Eben Perry had got one of them into his pocket and carried it off (likely enough as evidence for others of the poor quality of the Howland entertainments) and afterward had sent it back saying it was taken by mistake. It was dreadfully humiliating.

There were countless other incidents all fitting into the pattern of annoyance.

CHAPTER IX

A grim prediction

It was by means of nagging that Hetty succeeded in getting her aunt to destroy one will and make another in which Hetty with a slate and pencil was more than an amanuensis, a collaborator. In the light of after events it is clear now that Hetty, in making her own will soon after the death of her mother, was also making a gesture intended to influence Sylvia Ann.

Sylvia then was worth about $2,000,000; Hetty had a house worth about $8,000 and a reversionary interest in other real estate worth about $23,000. Black Hawk Robinson had a life tenancy in this property. Concerning this small estate, Hetty, in the first months after the death of her mother, seemed greatly perturbed. She said one day to Electa Montague, "Will it shorten anybody's days to make a will?"

Electa, who was not above whispering secrets in Hetty's ears and then whispering Hetty's responses in the timid ears of Sylvia Ann, assured her that making a will neither hastened nor retarded death.

"I want to make mine," explained Hetty. "I want to make my will so that the Robinsons shan't have any of it."

Many times she talked about this with Electa and even more often did she speak of it to Sylvia Ann. Always the burden of her story was that Edward Mott Robinson had gotten too much of the Howland fortune. He should not have more. It was a graceful means of introducing the subject of the more important will of Sylvia Ann; but Sylvia, somehow, did not appear to be thrilled at the prospect, what with her own large fortune, of being made the heir of Hetty.

One day the president of the Merchants Bank of New

Bedford, Charles R. Tucker, received a message from the home of Sylvia Ann Howland. It was a verbal request, delivered by Sylvia's man servant Frederick Brownell, that he call on Miss Howland at a certain hour during the afternoon. For six years of his life Tucker had been an employee of I. Howland, Jr., & Co. Sylvia was, perhaps, his most important depositor. So, silk-hatted, he went to her home.

This caller was asked into the house by Hetty Robinson. She said that her aunt had gone for a drive and explained that she herself wanted to see him. She said she was about to make a will and wished Mr. Tucker's advice. Who, she asked, would be a suitable person to prepare a young woman's last will and testament? Mr. Tucker was annoyed and puzzled, but he suggested several names, among them that of Judge Prescott.

Then Hetty urged Mr. Tucker himself to assist her with this task. She placed paper and other writing materials before him and persuaded him to make a memorandum of what she dictated. Mr. Tucker was then fifty-two years old and thought well of himself. Nevertheless, he wrote down her words and even contributed some advice. He then carried this writing to the law office of Judge Prescott. Afterward Hetty said the advice had angered her.

She said he had suggested she ought to leave five or ten thousand dollars to her father, but she told Electa that this was altogether too much for her to give to her father who had taken all her mother's property. Mr. Tucker, she said, ought to have known better, since everyone in New Bedford knew how she had been wronged by her father.

What with her own will making and an often expressed fear as to her own maidenly fate, Hetty managed to keep the subject of wills to the forefront of all conversations in which she participated in that household.

With such an important document as her will to be put away for safe keeping Hetty had an excuse to request her aunt to have the hair-covered trunk opened. Accordingly Electa, at Hetty's request, was sent to tell Fally Brownell to

bring the keys. Fally panted upstairs and reported, keys in hand, to Sylvia Ann.

"I want you to put this paper in the trunk for Hetty," commanded Sylvia. It was in a yellow envelope.

This circumstance was so unusual that Fally remembered it always. Except for one other time, when she was asked by her mistress to put away another envelope for Miss Hetty, there was no occasion during her eighteen years in the household that the trunk was opened for the benefit of any living person other than Miss Howland.

As she was sole heir-at-law of her rich aunt, Hetty felt that no will at all would serve her better than an existing document, which, she had discovered, after a great deal of prying and cross-examination, left her the bulk of the estate but in trust. The disposing of the principal was not given to her, she learned, and was thereby made unhappy.

"I don't want any trusteed will," she said again and again. She talked about it until Sylvia Ann's frail body was shaken by sobs.

"Why," complained Electa, "do you trouble your aunt so much? You will surely be well enough off if she doesn't make a will.'

"I want the property given to me," retorted Hetty. "My grandfather promised it to me, and my mother promised me hers. I got almost none of it. I am no longer a child. I am capable of taking care of it myself."

Within two months of the death of her mother, Abby, Hetty succeeded in getting the matter of her aunt's will to be the chief subject of conversation between them. Again and again she told, what Sylvia liked to hear, that Edward Mott Robinson did not have for his child the feelings of a father. He had been cruel to her mother; and now he was being cruel to his daughter. Once Hetty went to Boston to consult Lawyer Loring about possible means of getting away from her father some of Abby's inheritance. Mr. Loring was unable to help her and pointed out that Hetty herself had signed a paper freeing Thomas Mandell from any claim. This

paper showed that Hetty had been a party to the agreement by which Mandell, as Abby's trustee, surrendered to her father the property left by Gideon.

Nevertheless Hetty continued to harp on the subject of her wrongs, until, at last, after months of nagging, Sylvia Ann ordered Fally to open the trunk and take out the will she had executed in 1854.

At a table illuminated by a glass lamp filled with some of the whale oil which was the root of the problem, Hetty began to destroy pages of the document by tearing them in half lengthwise. Sylvia Ann from her pillows in a low chair indicated which pages she should destroy. After that Hetty with her slate and pencil and her strong desires worked with Sylvia Ann over a new will. No lawyer advised them and the nervous invalid was reluctant to execute the document after her niece had drawn it up. Sylvia was not entirely conquered in this matter until 1862. By that time she was worn out with Hetty's nagging. She was beginning to fear her niece; it was a fear like that which for so many years she had entertained of Edward Robinson.

Sometimes when the door was locked she would speak of Hetty to a caller, usually some member of the Howland family.

"Even if she is kind and pleasant we never know what she is going to do," complained Sylvia Ann. On the word of everyone who then lived in the house, Hetty was exceedingly difficult to get along with.

Hetty wanted to go to New York in the winter of 1862; and Sylvia Ann was anxious that she should go and made the mistake of betraying that anxiety. Thereupon Hetty announced that she would stir not one foot out of the house, let alone leave New Bedford, until her aunt had signed the will they had drawn up.

"You will never be better able to do it than now. You can have it done now as well as any time."

So Sylvia agreed to sign. Witnesses were needed. Immediately Hetty went to the store of Peleg Howland and asked

him to come to the house that night. Frederick Brownell was sent with a similar message for Mrs. Keziah R. Price. Electa was asked by Hetty to be the third witness.

The two came that night after tea. Tea usually was served at six and afterward, regularly, Miss Howland and her attendant sat for half an hour for fear that, if they arose sooner, the invalid would be unable to retain her food. She ate but little and very slowly. She clung to Electa as they mounted the stairs. When they reached the chamber they walked, as was their custom, around the room, again and again. This was to help Sylvia's thin blood to renew itself with the nourishment she had provided so cautiously.

Peleg Howland arrived, shaking himself free from a heavy woolen muffler; and then Keziah Price, beaming with importance and the effects of January air.

Pen, ink, and the will were placed on the table. The others watched as Sylvia signed, and then Peleg Howland wrote his name, Mrs. Price next, and Electa, because of her station in life, last.

Hetty was gay and eager to please that night. Nevertheless she did not go to New York for a couple of weeks. She remained in New York until the last days of April. Returning, she hastened to propound a question to Electa.

"Has my aunt made any will during my absence?"

"Not that I know about."

"Have you been away at all?"

"A short time only."

Hetty appeared satisfied. This was on a Saturday. On Monday she returned to New York, a real heiress, although a discontented one. Her father was ill and she was concerned about his fortune. As the heiress of a fortune in New Bedford and as the presumptive heiress of another in New York she was in the position of one who practices Roman riding standing on the backs of two unmatched horses. During the next year she was back and forth often between the financial capital and the whaling capital.

There is no record to suggest that she had even a senti-

mental interest in any of the young men who were exposing themselves to death on battlefields. She had heard much about the duel between the *Merrimac* and the *Monitor*. That was important news to a family engaged in the shipping business. Even though the battle had ended as a draw it had established the obsolescence of wooden ships. With superior facilities for iron manufacture it was clear that the North could build enough of these iron-clad ships to control the sea. Hetty's father soon showed her the importance to them of this development. Aside from that, however, Miss Robinson and her father were more deeply interested in the financial phases of the struggle. Their conversations dealt with the gold speculation. Everyone talked about that, as a matter of fact, because the value of the money in anyone's pocket was fluctuating constantly. There was a constant shrinkage in the value of paper wealth and a steady expansion, by contrast, in the value of metal. Jay Cooke, of Philadelphia, was of more moment in the eyes of Hetty Robinson than McClellan, Burnside, Lee, Jackson, or a certain young general in the West who had then been placed under arrest, a man named Grant. Jay Cooke was the subscription agent of the war loans.

She knew plenty of fashionable people in New York, persons who were in the inner circle of society. Miss Annie Leary, afterward a Papal countess, was one of her intimates. Another was Miss Catherine Lorillard Wolfe. Joseph Choate was one of the young men with whom she danced, according to her own story in later years. She had danced in 1860 at the Academy of Music with the Prince of Wales, who afterward became King Edward VII. That ball still lives in Manhattan's social history. Hetty never ceased to boast of her personal triumph there.

Most young women were glad enough to be admitted to the function; a few thrilled at the thought of dancing just once with His Highness; but Hetty determined to dance with him twice.

She described her costume as a simple white Swiss muslin

dress with pink sash. On her feet were pink slippers and in her ears the golden balls of filigree work that she had worn at her début. It was not her appearance, though, upon which she relied to accomplish her purpose.

Somewhere she had read that the prince was deeply interested in the spread of education among the common people of America. She pondered on this. When she was presented to the son of Queen Victoria, the Prince of Wales heard with astonishment that he was meeting the Princess of Whales. The jest was explained to him by means of spelling. He laughed. Presently they were dancing. In the last figure, the grand right and left of the lancers, Hetty asked him a question.

"Oh," she said (and this is her own anecdote told many times)—"Oh, your Highness, do you know how the great masses of our people are being elevated?"

The bugle rang out for the next figure and Hetty was seized by another partner while the prince placed his white-gloved fingers on the back of the fortunate nearest young woman. But Hetty had excited his curiosity.

When the next dance was called an usher came to her from the prince. He desired to dance with her again. The prince reminded her of her question and assured her he wished to know how the masses were being elevated.

"Go west to the Mississippi," she responded with a laugh, "go aboard a high-pressure side-wheel steamboat, and more than likely you will soon realize how in one tremendous explosion the masses are elevated."

Two dances with the Prince of Wales in one evening. Hetty talked about that event in after years with vast pride. One of those to whom she recited it was her fiscal agent in Chicago, Frank R. Chandler.

Aged twenty-nine, Miss Hetty Robinson did not wish to compete with the fresher beauty of younger women whom she encountered at parties. She preferred anyway to talk with older beaux, with the ones who could explain to her what was happening in Wall Street, who could illuminate the myste-

rious operations of financial leaders, who bought members of the legislature, judges, political bosses, and miscellaneous servants of the people as they bought any other commodity.

As compared with them, of course, Black Hawk Robinson was a comparatively unimportant figure, but Black Hawk, too, had on occasions a use for the sort of service that such so well knew how to buy.

If Sylvia Ann had hoped to change Hetty for the better by executing a will in her favor and in accord with her ideas, she was disappointed. Now every cent that was spent in the maintenance of the establishment was, in Hetty's sight, her own money. Any waste was an encroachment on her.

Some time in 1862 Mrs. Eliza Brown began to attend Miss Howland as a night nurse, but the arrangement was not completed until the new attendant had been pledged to secrecy. Hetty's aunt informed the new employee that her niece would not like it if she learned that another nurse had been hired. Eliza Brown was given a dollar a night during the years of her attendance. She managed to get some sleep when her patient did, so that during the daytime she sewed, knit, waited on, and read to Miss Howland. The money was not really wasted but Hetty, her aunt knew, would say that it was.

Hetty was constantly raising the devil about Pardon Gray. He was a partner in a livery stable in Union Street, New Bedford, and even before the death of Abby had acted as coachman for the sisters when they wished to drive. Miss Howland had bought a team of carriage horses but they proved to be too restive; she was not happy when riding behind them, so Gray kept that team and used a team of his own for Miss Howland's pleasure. Naturally he had to be paid for his services and Hetty thought he received too much, although she knew her aunt was too fearful to ride behind any driver she trusted less than Pardon Gray.

Hetty's attitude was that it was a disgrace for a Howland to be using a livery rig. She complained bitterly about this

every time her aunt went out during the three years after the death of her mother.

Pardon Gray did not seem to mind. He took his meals with Miss Howland and her guests when they were at the Round Hills farm, and to him the heiress, Miss Robinson, was a person he spoke to in a friendly fashion. He seemed to like her. He called her Hetty. It was pretty hard to employ New York airs in the small confines of New Bedford.

The details of family quarrels were carried from house to house by servants and other gossips. So it happened that everyone in New Bedford knew the truth about the final quarrel between Hetty Robinson and Sylvia Ann Howland. Like most of their other quarrels, it was over the expenditure of money.

The nagging was not entirely one-sided. Sylvia Ann complained that Hetty showed no regard for her wishes. She was outspoken to some of those who called to console her in her constant affliction of pain. One of these who came regularly was the wife of old George Hussey. She had been Hetty Howland and was a cousin to Sylvia Ann. Mrs. Hussey remembered in 1866 that once after listening to a diatribe against Sylvia Ann's niece she asked in what way Hetty Robinson was so objectionable.

The invalid replied that in her manner, her appearance, her hair—in all ways she was distasteful to her.

Sylvia Ann told Mrs. Hussey that Hetty was frightful to her at times. She said she looked more like a maniac than anything else (when they quarreled, presumably). Then Sylvia Ann whispered a terrible prediction into the ear of her cousin. She said:

"I don't know but that she will become insane on the subject of money."

CHAPTER X

Hetty is banished by her Aunt Sylvia

THE condition of Sylvia Ann at this time was such that excitement was the cause of distressing effects; but there are signs left that indicate her self-control had been weakened, even more than her physical condition justified, by the pampering attentions of a day nurse and a night nurse. She, too, had tantrums, but her manner of expressing them was different from that of her niece.

Hetty was an enthusiastic horsewoman. There had always been horses at Round Hills and while Gideon was alive there were horses in the stable behind the Water Street house in town. Not even Hetty, though, dared ride over Quaker prejudices on Cape Cod by sitting astride a horse. She used a side saddle and the spurred boot that appeared below her habit was not a small one. Her hands, too, were large and strong.

On one occasion when Sylvia Ann was contemplating a drive to Round Hills with Pardon Gray on the box of her carriage Hetty asked to be taken along. Mrs. Peleg Howland, Eliza Brown, and Electa Montague were going, and, perhaps, one or two others of the women who Hetty felt showed rather more interest in the company of Sylvia Ann than was warranted by her pale personality. Sylvia at first declined to allow Hetty to go. She gave as her reason a fear that Hetty would wish to ride a young horse that was stabled at the farm. The horse was as headstrong as Hetty. Sylvia's atrophied muscles quivered with fear at the thought of sitting on the back of such a brute. Finally, urged by Hetty, the rich spinster consented to take Hetty if she would promise not to ride the horse; nor even to ask to ride it. Hetty promised; but soon after the party of women arrived at the farm the

horse was saddled and Sylvia Ann heard the rushing clatter of its feet as it went past the house, down the lane, and into the highway.

Hetty was riding the animal. There was a shrill outcry from Sylvia Ann. She had a fit of trembling (the nearest approach to exercise her thin limbs ever had) and from her throat came faint, mouse-like protests. Then she grew rigid. She was fairly stiff when Electa Montague decided she should lie down, and because she could not, or would not, relax Mrs. Peleg Howland had to assist Electa in putting her to bed.

Presently Hetty rode back and dismounted at the barn from a wet young horse that was no longer so sure of the toughness of his mouth as he had been. Then she came to the house and was reproached by all the women clustered about her aunt lying rigidly and silently on her bed. The women all sided with Sylvia Ann, who had more than two million dollars. They whispered reproaches, but not so softly as to prevent the angry Quaker on the bed from hearing them.

When Sylvia Ann had recovered (Electa massaged her) she declared she never again could trust Hetty Robinson. She had broken her solemn word. Someone reminded her that Hetty had lied to her on other occasions. This was true. She had lied about Pardon Gray, but that was an incident of Hetty's campaign to get her aunt to forswear riding in a hack driven by a hackman.

Pardon Gray used to grin when he heard that. He was a livery-stable proprietor and was treated by Miss Howland even better than she treated Electa Montague. The lie against Pardon Gray concerned a letter.

"One time," said Pardon Gray in telling about this incident, "I carried a letter to Round Hills for Hetty and gave it to her as soon as I got there. Miss Howland [afterward] said that she was very sorry I had detained that letter so long in my possession for Hetty made a great fuss about it."

On this occasion Pardon Gray, seemingly, was shrewdly anxious not to be trapped by Hetty's chaperon into an ad-

mission that he was carrying notes for her. "What letter?" he temporized. Miss Howland informed him she referred to a letter he had given to Hetty on the day he had driven Miss Howland, Miss Robinson, and Miss Montague to Round Hills. The livery-stable man then explained to his employer that he had received the letter a few minutes before they had started from New Bedford with the request to give it to her when (and not before) they arrived at Round Hills. He said he had done so.

"She [Miss Howland]," said Pardon Gray, "seemed very much astonished and said that she couldn't believe Hetty, or shouldn't believe her, if she told her such untruths as those."

It is no wonder she was astonished. Hetty had complained that Pardon Gray had kept her letter for two days. Electa Montague has left that bit of information and it was Electa who revealed that Hetty's correspondent who wished to have her seven miles away before the letter was read was a gentleman. It is tantalizing not to know more concerning him. It seems likely he was one of those young men of New Bedford of whose interest Hetty was always suspicious. She was sure they were fortune hunters.

Perhaps this was why Sylvia Ann confided to Pardon Gray that she wished Hetty were like other young ladies. "I wish she was like your girls, or a great many others," she said, no doubt with a sigh, and assured Pardon Gray that Hetty's appearance was something for which she (Sylvia Ann) should not be blamed. She explained that she plagued Hetty a great deal about her dress and going down street looking so.

"It is town talk," wailed Sylvia Ann, but each time the aunt chided the niece the niece paid her back with a complaint of her own. It was not becoming a Howland, Hetty said, to ride in a livery-stable hack. Her aunt, she said, ought to maintain a carriage, a one-horse carriage. The chore man could take care of it and drive it, too. Hetty warned Sylvia Ann that she would never leave off dinning her until she

gave up Pardon Gray and his hack. These bitter speeches paved the way for the quarrel over the addition to the Eighth Street house.

During one of Hetty's absences in New York a scheme took shape for the building of an addition to Sylvia Ann's house. What with a day and a night nurse, and sometimes a third attendant to relieve one or the other of these during an illness, with Frederick and Fally Brownell to be sheltered and sometimes a cook and a chamber girl, there was a need for additional rooms. Seemingly everyone in the establishment had been apprised of the plan and consulted about it except Hetty. When she was told by Miss Howland she became infuriated.

There was no need of an addition, Hetty declared. If her aunt caused it to be built it was merely because she was trying to please her old nurses. Hetty had harsher words for the nurses and some that were violent for her aunt. Sylvia Ann began to tremble, but Hetty, so to speak, beat her to the punch.

Hetty dropped to the floor and, according to Electa, "cried and boo-hooed right out" so that the man outdoors heard and came in downstairs and inquired what was the matter with Miss Robinson that she was a-crying. She remained on the floor a long time crying and talking. It is doubtful if Sylvia or anyone there realized that Hetty regarded the money to be spent as something of which she was to be deprived. She went so far as to volunteer to clear out one of the rooms that she had and give it up to the nurses.

Finally Sylvia Ann asked Electa Montague to help her into another room. She was assisted into the north chamber and the door was closed and locked. After that Hetty got to her feet and went into her own sleeping chamber which was over the kitchen. For more than an hour she was busy carrying her possessions into the attic, making as much noise as she could contrive. When her closet and bureau were emptied she lifted her mattress from her bed and carried it to the attic.

That night she slept on the mattress spread partly on a trunk and partly on her grandfather's old chest that he used to carry to sea.

"I had rather," she told Electa as she was retiring to that uneven bed, "sleep in the cemetery than in that awful old room over the kitchen."

"Very well," agreed Electa, "if you want to sleep in the cemetery, go there."

But Hetty changed her mind quickly. "I shan't go there until I'm carried," she retorted, and after one night in the attic she spent a sulky morning carrying her things back into the room over the kitchen. That afternoon Sylvia Ann Howland departed for Round Hills.

Hetty remained behind, an outcast. Word came from Round Hills that her aunt was desperately ill; she had been made so by Hetty's treatment; if Hetty should appear at the farm it would make her aunt's condition worse. The quarrel was in June and for ten days Hetty remained alone in the house in town. She was utterly miserable and wished to patch things up with her aunt, but the way had been closed to her. She was never again to see her aunt.

CHAPTER XI

Hetty writes some letters

EDWARD M. ROBINSON's letter to Thomas Mandell was the climax of an artful campaign that Hetty had been conducting during all the months since she had overplayed her hand and suffered banishment as a result. For a long time Hetty continued to believe that Electa Montague was her faithful informer. We are privileged to reconstruct some of the moments of Hetty's life in the year after the quarrel by means of letters she exchanged with Electa. Some time in July, 1863, she wrote to "Monte," as she called her, this letter:

DEAR MONTE:

I am almost crazy I have had my old head achs and so discouraged I had tried to be so good—and to be deceived as well as have it done [building of the addition] was to bad. I cared more about her not telling me. Mr. M. [Mandell] came and gave her orders and it made me so sick I am not able to go to Anna's, so here I am alone and my head achs so. I did not want to tell Anna Aunts affairs, give my love to aunt and tell her the carpenters are here as it will make her happy although it will take me two years at least to get over the shock. Why did you let her tell me so sudden you would scold me if I had treated her so—I am much obliged about the collars but if I cry another ten days you will hardly know poor me and I have no health to go or get ready in, I went to see Mrs. Price. I am not able to read or sew, do Monte help me if you do not want me to live along as an invalid all my days—I never wanted her to give it up if it would give her pleasure but she hardly told me anything about it when I had been so good——

With love,
HETTY.

Please give my love to Mrs. Brown. I am nearly desperate with the head ach.

When that was written New Bedford was mourning some of its young men who had been killed in a big battle at a place in Pennsylvania called Gettysburg.

There was another letter in August which has been preserved. It reads:

Dear Monte,

Will you ask Aunt if I may come over there any time after Thursday for a day or so. I shall try to go to Saratoga if I am well enough—I want to see her about something and should like to leave very soon so the sooner I can leave I can go over with the Dr and back or I can sleep over there some how, if Mrs. Brown is there. I can sleep in the parlor or in the same bed. So do let me come——

With love to Aunt and Mrs Brown
With love,
Hetty.

Cousin Lydia Congdon sent her love. Mrs. Loring is dead. Grand Mother [Ruth Howland] is about the same.

Hetty's next letter was written from New York some time in August of 1863. She wrote:

Dear Electa,

Please ask Aunt not to buy any carpets or furnitur until I come home in the Autom—please send me a direct answer because it seems a shame to have so much spoiling and because it not suit the taste of all the different neighbors have to buy new. I will let her have furnitur and carpets and get her what would be better than you can get in New Bedford. I will ask Anna and get it in N Y she can cut the furnitur to suit——

The Scotts notes have helped me to bear up under this trial. I can only look to my heavnly Father for assistance.

I am glad Aunt is better. With love to her—it is a great disappointment to me because you both promised I could come over to the Round Hills, love to Mrs. B—and yourself——

Hetty.

On the back of this missive she had written:

I am much obliged for the goose berrys.

The incoherency of the first of those letters may be explained as being due, in part, to the emotional stress of the

young woman who wrote them; the quality of the spelling and the slovenliness of her written sentences are things that should be explained by witnesses who have vanished, the teachers of that drab school at Sandwich and the short-lived Lowell finishing school of Boston.

Hetty, at the time she wrote the last letter, was living in a boarding house in Twenty-second Street, New York City. She was unaware then of the event closely touching her that had occurred at the Round Hills farm.

In letters exchanged during the winter of 1864 it is made apparent that the New Bedford invalid was sending affectionate messages to her niece, but was still withholding from her any hint of the new will. It was shortly after New Year's that the following letter from Electa was delivered to Hetty in New York:

New Bedford, Jan 4 64

DEAR HETTY, your note cam safe. Very glad hear of your safe arrival your Aunt is so very glad that you have got such nice rooms to have them *warm to* we can talk about you almost see you made comfortable it gives us great joy. She thinks of that nice warm quilt you have to it is great pleasure to think of you and to have you dress nice and clean.

Aunt has gained some ever since you went away. I have to day put on that new sack that I made her have got her on her feet number of times by putting my hands under her arms chair in front I hope she will be so as to walk before long with help.

William P. H. son Isaac engaged Martha H. Gideon sister Round Hills. We have very cold spell no snow. How do you prosper in reading your Bible. I do hope it will be the means of your conversion is the desire of your donnor and many other friends. Brother wife Electa your Aunt Mrs Brownell Mrs Brown and myself all send much love and wish you happy new year with health and true happiness is the desire of your friend Electa.

Heard from Grand mother well for her write again soon I will try to do better next time write sooner.

In the spring of 1864, about the time Ulysses S. Grant was made a lieutenant general and called to Washington to receive command of the mighty weapon that had been forged and tempered by the Union, Edward Mott Robinson es-

tablished a New York home for himself and his daughter in an apartment in 19 West Twenty-sixth Street, near Broadway.

It was there, probably, that he read of the decision of the general from the West to engage Lee and "pound his army to pieces." The war meant more to Black Hawk than it did to many of his fellow citizens in New York, although he had no use for the bonds of the government war loan. His money was working for him so as to yield more than the government "sixes."

The apartment he had taken was being equipped with the furniture from the Second Street home in New Bedford that he had shared for so many years with Abby. As a result of negotiations conducted by his daughter, some of that furniture had been shipped from the home of his sister-in-law. It was in reference to the shipment of these things that Electa wrote from New Bedford May 18, 1864. Her letter follows:

Dear Hetty,

Your note was duly received very glad to hear of your safe arrival have not heard when your goods arrived your Aunt wants to know if they all arrived safe without marking.

Your Aunt gave you that black Cashmere shall that you wore last fall, expected you to take it, found you had not it is such nice suitable shall for you to wear, she wants you to have it and wear it and look like lady in your place not keep it she says she never shall wear it. She has not been as quite well since you left nearly the same. I hope to carry her out doors soon. She sends her love to you with all the rest of us and hope you are getting house cleaning setting down your things finely write soon and very often. From your friend

Electa.

Brothers wife and Electa's colds are very bad yet and Brothers to. Oh this awful war Oh how many are killed.

You must take good care of yourself and not get sick it is very hard work to get settled do it well and have your carpets fitted good your aunt says.

It was not Electa who betrayed to Hetty information of the making of a new will by Sylvia Ann. The news came months later and was based on gossip of New Bedford servant girls.

CHAPTER XII

Aunt Sylvia makes another will

"How could she do so by me?" wailed the invalid Sylvia Ann during the weeks of serious illness that followed upon her departure for her refuge from Hetty at the Round Hills farm. "The money was mine. I have a right to put up the addition. Such unkind treatment! Such talking to!"

Although it never had been possible for the delicate Quaker with her spinal affliction and her shattered nervous system to contend in open battle with her strong-willed and strong-bodied niece, there was a way for her to take revenge.

Word of the quarrel spread quickly and the weeks at the farm were filled with the gossipy visits from others of the Howland blood, women chiefly. In Sylvia Ann's bedchamber they hashed over all of the deficiencies that they could recall of the absent Hetty. They spoke of her curious passion for money as if it were an alien love and they were none of them subject to it. They clucked over her untidy hair and dress. They may have been unjust but they certainly were unanimous.

In the intervals when Miss Howland had no visitors she was read to by Electa Montague and Mrs. Eliza Brown. Electa was the best reader. She read from the works of Mrs. Harriet Beecher Stowe. With *Uncle Tom's Cabin* the nurse and her mistress interpreted the Civil War. The travel books of Bayard Taylor were among Sylvia Ann's favorites and she also liked very much the books of Fredrika Bremer.

When Electa began to read, in a voice that was a trifle husky, from one of the books of Bayard Taylor it was as if the invalid's bed became a magic gondola in which she might drift for hours through the mild adventures recited by the

nurse. When her breathing became regular and her eyes closed in sleep Electa stopped. If Sylvia Ann opened her eyes she resumed.

Dr. William Gordon, Sylvia Ann's physician, sometimes brought with him Dr. Jacob Bigelow, one of the outstanding men of New Bedford. When the patient was suffering much they prescribed, among other drugs, laudanum. Dr. Gordon was convinced that the quarreling with Hetty Robinson had caused a sharp lowering in the physical tone of his patient. He said so bluntly.

Somewhere in her mental travels, perhaps in a Venetian palace conjured out of her fancy by the voice of Electa reading the words of Bayard Taylor, Sylvia Ann Howland had arrived at a decision. She was going to make a new will. This was to be a will that would satisfy her own conscience. There were orphans in New Bedford about whose welfare she was concerned. Their fathers, many of them, had died at sea in struggles with some of the twenty thousand whales, with the oil of which Sylvia Ann was anointed. The stream of Howland blood, of which she had a double heritage from her mother, Mehitable, and from Gideon, flowed also in the veins of many old women of the town, women who were without fortune. And then there was Hetty, child of her dead sister; also there was Edward Mott Robinson, her brother-in-law, whose business acumen had made her richer by far than any other resident of New Bedford. She was afraid of him. At last she wrote it. This was in July, 1863.

Knowing that Hetty would question the nurse at the first opportunity, Sylvia Ann for a time withheld from Electa all information about the document. When there arose a possibility that Electa might leave her service, however, Miss Howland revealed the character of the writing she had done with the further information that she had provided for Electa a bequest of $5,000. This was not, Electa felt, exactly like having the money in hand. "If I get it," she commented. Fally Brownell, too, was persuaded not to leave her employer. Her portion was to be $4,000, not an unfair arrangement in

view of the $1,000 gift made to soothe her wounded feelings after she had been assaulted by Hetty.

When Electa was asked what she meant by her remark she stated that Edward Mott Robinson, money lover that he was, could be expected to try to break his sister-in-law's will.

Electa was not the only one who was concerned with the possibility. It was a fear that had cost Sylvia Ann many sleepless nights. It was this fear that made her ask Electa, timidly, if New Bedford people had heard of her changed will. She was assured her fears were groundless; the will was yet a secret.

"How glad I am they don't know about it!" exclaimed Miss Howland. More than a year later, in the fall of 1864, she was in a bolder mood, but what had so heartened her is not known at this date, unless it may have been the assurance of some of the gentlemen who were advising her. Even so she spent months deliberating the change that she then contemplated in the will, the change that was to be made by means of a legal postscript, a codicil. Miss Howland did know that her brother-in-law was ill. Hetty had written during the summer that she was going with him to Saratoga, the air of which it was hoped would improve him. Robinson, though, had postponed too long the matter of learning how to play. When Saratoga had failed to relieve him he had gone to West Point and his daughter with him. There he only managed to increase his boredom and returned to New York.

When a letter came from Hetty suggesting that the time was ripe for her to pay a visit to her aunt, Sylvia Ann became stricken with a fit of nervousness.

"I can't have her here," she said with emphasis, "I cannot." Electa was ordered to write to Hetty and tell her not to come. Then, in fear that this letter had not been phrased in language sufficiently strong, Dr. Gordon had been asked to write and tell Hetty that the health of Miss Sylvia Ann Howland would be affected adversely by a visit from her niece. He did this so conscientiously that Hetty abandoned that part of her plan.

One day in September, 1864, Sylvia Ann said to Electa: "I am going to have some writing done and I want you to make the preparations, and when you have done that you go out."

This was in the forenoon, and there was much bustling because quite a party of gentlemen were coming down, Simpson Hart, Dr. Bigelow, Thomas D. Eliot, the lawyer, and one or two others. Sylvia Ann was not entirely satisfied with the will she had made. Now she was preparing to make a codicil.

Sylvia Ann wrote so seldom that her hand, naturally, lost some of its cunning. For this reason she directed Electa to provide her with materials with which to practise writing. She was bolstered up in bed, and a board was placed on pillows on her lap.

It was about nine o'clock at night before the gentlemen from New Bedford had finished their task. In their presence the richest woman of their acquaintance wrote her name on the codicil. The others, as witnesses, signed also, as more than a year before they had signed the will itself.

Not even Electa was permitted to know what had occurred. She merely knew that Miss Howland had been engaged upon some important writing and had requested her to keep the door closed and to remain outside the room unless she was sent for.

If Hetty went to New Bedford at this time the fact has become obscured but there is no doubt that she had sources of information in New Bedford that were eager, for some reason, to serve her. Late in July, 1864, she received word that confirmed her most awful suspicions. She learned indirectly from two servant girls that her aunt had made another will. These kitchen biddies had overheard a conversation in the home of one of the Howland kin, Cornelius Howland. In some fashion this bad news was quickly relayed to Hetty. It reduced her to complete wretchedness with the result that her father wrote to Thomas Mandell who had been for so many years his junior partner.

Hetty [he wrote] has heard from some person confidentially that her Aunt S. A. H. has made another Will. I am indifferent about it myself—strange as it may seem to you. Hetty is much troubled about it—made sick, etc.——

If you could without a breach of confidence let me know if you know anything I shall be obliged. I have not hinted to her that I should or had written to you or any one. One of Hetty's connections told her, (so Hetty said to me) she had better get or take all her aunt would give her, as no one knew what might happen.

E. M. R.

This was dated August 1, 1864.

In replying Mandell wrote that it was a matter he never had been consulted on and that if he had been consulted he should have declined to advise on the subject. There was a postscript to his letter which said:

I will venture an opinion, altho, without any knowledge except judging from the nature of things.

That Hetty has no cause to fear but that her aunt will leave to her all the property she will ever need.

It was just one month after Robinson sent his letter of inquiry to Mandell that the invalid prepared her skinny hand to write:

I, Sylvia Ann Howland, of New Bedford, in the county of Bristol, singlewoman, do make and establish this codicil to my last Will and Testament, as follows:

1st Whereas, in and by my said Will I gave and bequeathed to Edward M. Robinson one hundred thousand dollars, I do now, for reasons which I think sufficient, revoke and annul that gift and bequest.

The remainder of the codicil was devoted to a distribution of this inheritance which she had planned to give to Robinson.

"Edward Robinson," she said to Electa, "won't dare to put down such a man as Dr. Bigelow. He cannot put down so great a man as Dr. Bigelow."

It was Dr. Bigelow who read the codicil aloud when it was finished. Electa, who was not permitted to be in the room at this time, heard him as she walked by in the entry.

CHAPTER XIII

A bachelor from the Orient

THE marvelous affinity for oxygen of the blood substance called hæmoglobin seemed to be paralleled in that which throbbed in the heart of Hetty Robinson by just such an affinity for money. Consequently she was alert when there swam into the ken of this bedeviled daughter of the whaling fleet a third fortune of considerable magnitude.

When this happened Hetty was wretched with concern for the possibilities that seemed to threaten her ambitions in regard to the $2,000,000 fortune of her Aunt Sylvia Ann Howland, and she was also involved in a determined campaign to get full possession of her father's millions. This third fortune was the property of a rich whiskered bachelor from the Orient. They met on a day in February in her father's home in West Twenty-sixth Street. He was a business acquaintance of Black Hawk and he was introduced as a millionaire, which made him more welcome than if he had been a duke. His name was Edward Henry Green. He was forty-four years old in that month and Hetty was just a few months past thirty. She found him fascinating. He stood inches above Black Hawk, who topped six feet.

Green was a Yankee, born in Bellows Falls, Vermont, February 6, 1821. His father was Henry Atkinson Green, a partner in the small mercantile firm there and then known as Hall & Green. Henry Green was born in Wendell, Massachusetts, 1792, went to New York and then to Bellows Falls, where he married a seventeen-year-old girl named Tucker. Their son, Edward Henry Green, left Bellows Falls when he was a lad of seventeen and went to Boston to seek his fortune; but it was not in Boston that he found it.

After nearly nine years of clerking, through the interest of

a Bellows Falls friend, Samuel Goodridge, there came an opportunity to sail to those Spanish islands called the Philippines, and he went, landing in Manila, where he stayed until he was rich. It required twenty years in time, but of what else we do not know. Bellows Falls people understood he had gone to those far-off isles to engage in the tea trade.

In 1851 he wrote to his parents that he had been made a partner of the mercantile house of Russell & Sturgis in Manila. If he had written from the moon he could not have seemed to be farther away; and, indeed, he was a long way from Bellows Falls. Out there in the Orient he was not especially interested in the price of whale oil, nor of bone. Silks, tobacco, hemp, and tea were matters of concern to Edward Henry Green.

A bachelor in the Orient is no more lacking in creature comforts than a married man. It requires a man's voice to conduct a household out there anyway. In Manila, when Green was a resident, there were no suburbs of bungalows fashioned after the pattern of British houses in India. There was only a walled city, a place that had not progressed in sanitation, in politics, nor in its society beyond the condition in which it was in the Sixteenth Century when its bastioned walls were raised.

Outside those walls were savages—the white men called them savages—with a lust for Christian blood almost as strong as the Christian lust for savage blood. Within the walls was a feudal state, moldy Spanish pomp, lisping white women who were seen tantalizingly behind wrought-iron grilles or when they flashed a glance of insincere reproof at some bold male who ogled them as they rode to the cathedral. The most favored rode in carriages drawn by four horses, degenerate creatures so small that they might have been those of Cinderella fixed in a spell of enchantment midway in their metamorphosis from rats to horses. Neither Edward Henry Green nor any other American resident of Manila in that time ever met the daughters of the grandees while the daughters were young enough to be desirable. When these

outré white men encountered ladies, likely enough they were ladies smoking cigars, and with hair on their upper lips as coarse as the beard of Edward Green.

There were women, plenty of them, soft creatures who could be fondled. There were Chinese slaves, and for those who wished there were slaves to be bought in certain markets in Manila—slaves whose ancestry was an uncertain blend of all the bloods that coursed in the Orient. Their black hair, dressed with cocoanut oil that turned rancid in an hour under the Manila sun, was as glossy as the shiny carriages in which they sometimes were permitted to ride.

The streets were a morass, stinking places where scavenger birds found food, where mosquitoes swarmed and, unsuspected, spread fevers in the blood of those they bit. White men who were not Spanish lived in hotels conducted by Chinamen, or else they set up residences of which they were not proud somewhere along the filthy streets in houses built behind the enclosing walls that made a living secret of each establishment. Half-nude bronze coolies strode ankle deep in black muck under burdens cased in woven straw, dodging adroitly in a traffic stream of carts drawn by water buffaloes with horns wider than a man could reach.

Eighteen years of that, eighteen years of trading with Chinamen, of killing time over wine bottles with other white exiles, eighteen years of regret that most white women in Manila cannot long be charming, eighteen years of alien food, eighteen years of white ducks and wide straw hats, and then, a millionaire, Edward Henry Green sailed homeward to his native land. This was the man that Black Hawk Robinson, approaching his death bed, invited into his home to meet his daughter Hetty.

How Green first met Black Hawk is problematical, but it is likely their first contacts were business meetings. Green, as a partner in a mercantile house, able to influence the shipment of cargoes of freight, would have been a person worth cultivating by Black Hawk during those days in New York. Black Hawk owned a major interest in William T. Coleman

& Company which operated a line of clipper ships. Probably they first discovered a mutual regard in the shadows cast by the forest of masts and spars along the river front in the neighborhood of Pier Eleven. That was where ships flying the Coleman house flag were tied up while cargoes were discharged and other cargoes found for them. In the Boston *Post* some years ago there was printed an anecdote which suggests that their first meeting occurred at an earlier time.

According to this version, when Green left Boston for the Orient he owed money to Robinson that he could not pay. When he returned to the United States he sought out Black Hawk and paid in full the outlawed debt. Furthermore, according to this pretty story, he at once expressed the opinion that Edward Henry Green was a man worthy to meet his daughter. Certainly Green was enough of a business man to merit the regard of Robinson, and, as events proved, of Robinson's daughter.

What they talked about, that full-bosomed woman with the mad hunger for money and the rich bachelor with twenty years of mystery behind him, we do not know, but there is some excuse for believing that Miss Robinson sometimes chided her new friend about his extravagance. She had heard that he possessed thirty-odd suits of clothing. Probably this was true, but the fact does not necessarily indict Green for foppishness. Even a clerk in Manila would have had a dozen suits of white duck or drill which could be worn, decently, but once before being sent to be washed.

At any rate, an often-repeated anecdote concerning the development of their romance has to do with Green's wardrobe. One version has it that he made a mistake, but that does not seem plausible when consideration is given to the size of a valentine of that time, things of paper lace, embossed backs, gilt, and ribbon. What Miss Robinson received from her friend Mr. Green on St. Valentine's Day was not a valentine but a thin envelope that contained a receipted bill, a tailor's bill. If it was the bill of a Manila tailor we can understand, even now, that it must have impressed the

parsimonious New Bedford heiress. Tropical suits cost at the most but a few dollars.

There was another gentleman, of the same age as Edward Green, who was a regular caller at the Robinson apartment at this time. He was Abner H. Davis, the confidential man of Black Hawk, engaged by him to handle certain parts of his business. Davis had appeared in New Bedford about 1840 when he was a gangling youth of twenty, and had found work with I. Howland, Jr., & Co. He had, therefore, known Hetty since she was a very little girl. When Robinson dissolved the partnership with Sylvia Ann Howland and Thomas Mandell, Abner Davis had remained behind to look after certain interests of Black Hawk. He followed his employer to New York to an office at Pearl and Wall streets in June, 1862.

On one of his visits to the house Davis found Hetty in an excited, emotional condition. She was protesting about something to her father. She had been cheated, she said, and taken advantage of. The door slammed behind her as she went out.

"Hetty," explained Black Hawk, "is in a great furor this morning, crying about her aunt's will. She has been fool enough to quarrel with her aunt about the will, and she won't get the property and I hope she won't. She has got enough without it, and she is better off without it than she is with it."

With that opinion Hetty was, decidedly, not in accord. She could not believe that it was possible for anyone to have too much money. Her father, though, was nearer to a place of wisdom.

Davis had had many conversations with Hetty upon the subject of her aunt's will, but in March, 1865, Hetty's mind was focused upon the greater fortune of her father. One raw day when Davis arrived at the house in Twenty-sixth Street Hetty beckoned him into her bedroom through a partially opened door, which she closed behind him as he entered.

"If Father talks about making his will to-night," she began in a whisper, "I want that you should use your influence with him for him to give me and my children the property,

and not to give much to charity. I want you to look out for me. I shall look out for you. I have named you for one of my aunt's executors."

Davis was, afterward, to recite that conversation under oath. The morning after that conversation she solicited some information from him.

"Did Father say anything about making his will?"

Davis told her that he had and gave her the substance of the conversation he had had with Black Hawk; but there was one thing he did not tell her. He mentioned the executors that had been discussed by Black Hawk. One of these, a New Bedford man and a kinsman, was objectionable in Hetty's sight. Over Davis's protests she questioned this man's integrity.

"Don't you know," she said impatiently, "that he cheated the government? Don't you know that, if he cheated the government, he will cheat me?"

The part of the conversation with his employer that Davis kept from the daughter referred to her. Davis, when Mr. Robinson asked him to recommend a list of possible executors, first of all named Hetty Robinson, but her father ruled her out of consideration.

"She will not answer the need," he said. "She is not fit."

It was night when he executed his will. The lawyer who held a candle so he could see where to write his name was a young man named Joseph Choate.

When word reached New Bedford early in June that Edward Mott Robinson, sometimes called Black Hawk and sometimes Blubber Robinson, was dying, the matter occasioned no grief in the household of Sylvia Ann Howland, whom he had greatly enriched. Electa Montague recalled afterward that Miss Howland, from her bed, had quavered her thankfulness that he was going so soon.

"Hetty Robinson," predicted the invalid, "can't do as much without her father as she could with him."

Robinson died in his New York apartment June 14, 1865, just two months after the assassination of Abraham Lincoln.

Two weeks after the death of Robinson, Hetty hastened to New Bedford upon receipt of news that she was again bereaved. Sylvia Ann Howland died in her bed July 2, 1865. Among those who traveled from New York to attend the funeral was Mr. Edward Henry Green, of the Manila house of Russell & Sturgis.

CHAPTER XIV

Hetty gets her first million

THIRTY years after the death of Robinson a man who quarreled with Hetty over money caused to be published a note written by Miss Robinson on the morning after her father died. This man was Henry A. Barling, who had been receiving from Black Hawk a salary of $12,000 a year and who had held his power of attorney for several years. Barling was one of Robinson's executors. Abner Davis was another and the third was Edward Mandell of New Bedford. Edward was the son of Thomas Mandell.

While Robinson was lying in his coffin in the Twenty-sixth Street house there walked into the offices of Barling & Davis, brokers, at Pearl and Wall streets, a tall, heavy, whiskered, carefully dressed man who handed to the senior partner a note.

GENTLEMEN [it read]:

I have to request that you will answer any question Mr. E. H. Green will ask you about my father's business and affairs. I wish you, gentlemen, to consult Mr. Green when advice is required.

Yours truly,
HETTY ROBINSON.

Thirty years later the date still was legible on the yellowed note that Barling, as one of the executors, had filed with the rest of the papers belonging to the estate. The date was June 15, 1865. Robinson had died June 14th.

When the will was read on the following day Hetty discovered that her father had made only a few trifling bequests to others than herself. She was left the sum of $910,000 and some property in San Francisco known as the North Point Dock Warehouse. This was intended, apparently, to make

her worth a round $1,000,000; but considerably more wealth was left for her in trust, the income to be hers, the principal to go to her children at her death.

An inventory and appraisement of Robinson's personal estate, made three months after his death, follows:

Name and Class.	*Par.*	*Present value*
Stocks, bonds, etc., received on division of assets of I. Howland, Jr., & Co.	$1,584,392.00	$ 940,917.50
Interest in following vessels, whalers: "James Maury," etc., etc., etc.,	685,600.00	646,734.00
Interest in following vessels, merchant ship, "Hibernia," etc., etc., etc.,		163,350.00
Notes receivable,	977,357.56	150,750.00
Can be collected,		730,000.00
Cash,		184,283.64
Interest in firm of W. T. Coleman & Co., about		400,000.00
Cash from sale insurance scrip,		2,065.93
Outstanding claims considered good,		2,462,221.02
		$5,680,322.09
Debts considered doubtful,	240,669.11	
Debts considered bad,	434,255.69	

Dated at New York Sept. 15, 1865.

It is a mistake for anyone to assume that Hetty did not know the size and the character of the estate she had inherited until that appraisement was made. She knew the chief facts about her inheritance even before the word came of the death of Sylvia Ann. She knew, among other things, that the executors were required to pay her $910,000 within six months from June 14th. So, when she stepped from the railway car to the platform of the station in New Bedford, to go to the house where her aunt lay dead she moved pridefully. She no longer was merely an heiress. At last she was

a rich woman; at last she had acquired the first of the fruits that come to those who have the Midas touch. The crêpe on the door of the Eighth Street house was not a badge of sorrow for Hetty Robinson. She had speculated too many years upon the death of the woman who lay in a gray box in the parlor to be unprepared for the event.

The funeral was about eleven o'clock in the morning, and was attended by a swarm of the Howland blood kin. Hetty was supported by her friend, Mr. Green. Two hours later they were back from the cemetery and had dinner immediately. The will was read at four. Mr. Green was present also for this ceremony.

Electa, who had not been able to attend the burial of her friend and patron, did not hear the reading other than as a monotonous droning. She knew when it was finished, though, because Hetty with flaring nostrils pushed her way through the gathering of Howlands and sought her out.

"We," she began angrily, "are not capable of taking care of our money. Yours is in trust and so is mine." She was mistaken about Electa's money: hers was a bequest of cash.

The whole house was buzzing with conversation. There were poor people there who felt they had been enriched; there were some regarded as rich whose wealth had been doubled. In making her will, Sylvia Ann Howland had divided her estate, known to be worth about $2,000,000, into two nearly equal parts. About half—Hetty's mental calculation made it $994,000—had been distributed among kinfolks, friends, philanthropies, and charities.

As Hetty listened to the clauses enumerating these her rage and astonishment grew. Thousands had gone to widows. Two hundred thousand to Thomas Mandell. One hundred thousand to be spent by the city council toward the introduction of water into the city. Fifty thousand for the poor, aged, and infirm females of New Bedford. Twenty thousand to the orphans' home. Nearly two hundred thousand dollars in fat round sums to a list of widows, spinsters, and other women of the community.

One hundred thousand left to Edward Mott Robinson was, for the space of the reading of half a dozen paragraphs, Hetty's own money. Then it was snatched away by a codicil and distributed to others—$50,000 to Dr. William Gordon in addition to another fifty thousand which was given to each of the trustees, and some other small bequests including $10,000 to a National Sailors' Home still in a nebulous state of organization.

Who can doubt that as Hetty Robinson heard the reading of the eleventh paragraph, giving $50,000 to each of the trustees, she was experiencing again all of the childish misery to which she had been reduced by the reading of her grandfather's will eighteen years before. She had not yet heard her own name mentioned, but had been compelled instead to hear the names of about twoscore other beneficiaries—Hannah McCofftry, Hepsa Sherman, Phoebe Allen, Fally Brownell, Electa—there was even $100,000 provided for liberal education and enlargement of the Free Public Library.

At last it came, her own inheritance.

"Twelfthly," said the whiskered solicitor who read, and took a long breath, before he resumed reading:

All the rest, residue, and remainder of my estate and property, real, personal, and mixed, wheresoever the same may be, however invested, in whatever consisting, howsoever described, or wherever situate, I give, devise, and bequeath to the aforesaid Edward D. Mandell, George Howland, Jr., and William A. Gordon, their heirs and assigns, in trust, for the uses and purposes herein set forth. And I direct and empower the said trustees and their successors in said office to manage and improve the whole of said estate, and to sell and convey any portions thereof, whether real or personal, and to invest and re-invest the principal thereof, and so to care for and conduct the same as in their judgment shall be best for the interest of all concerned. And from the rents, profits, and income from the said property, I direct them to pay all taxes, expenses, charges, and commissions of whatever name or nature, that shall be assessed upon, or arise from, or grow out of the said residuary estate, or the management, care, or disposition thereof; and the balance of said rents, profits, and income shall be deemed to be the net income from the said estate; and I direct the said Trustees to pay the said net income

from time to time to my niece, Hetty H. Robinson, the daughter of my sister Abby S. Robinson, during the life of the said Hetty H. Robinson. I wish said Trustees to make said payment when and as often as it may in their judgment be convenient for them so to do. And in the management, disposition and sale of said property, and in the investment from time to time to be made, it is my will that the said Trustees shall exercise their own judgment, and shall act and do in all respects what shall be deemed by them to be for the interest of all parties concerned in said estate. And upon the decease of the said Hetty H. Robinson, I direct and order said Trustees and their successors in said office to pay over, distribute and divide the whole of said residuary estate to and among all the lineal descendants, then living, of my Grandfather, Gideon Howland; and if all the lineal descendants aforesaid then living are in the same degree of kindred to the said Gideon Howland, they shall share the said estate equally and shall be paid in equal shares,—otherwise they shall take according to the right of representation, and the said Trustees shall pay them respectively such portions as shall according to the right of representation belong to them.

In brief, to Hetty Robinson, the income from approximately $1,000,000 during her lifetime; after that the fortune to be divided among the descendants of Hetty's great-grandfather, her own children, if any, to be treated just like the rest.

For those suddenly endowed widows who smiled happily upon her as she elbowed her way from the parlor Hetty returned looks that were venomous. She was enraged by the terrible injustice that had been done to her. For years she had regarded the money as her own. When she had nagged her aunt for spending money for livery rigs, for nurses and other attendants, for an addition to the house, she had felt that she was merely protecting what was her own. Certainly it did not occur to her that Sylvia Ann had been splendidly fair in the making of her will. To Hetty, the old women, and the younger ones, who had been named in the will, were so many scheming vixens. She did not see them, ever, with the generous eyes of her aunt. She did not see this one as the widow of a man who died killing whales that had swollen the greasy wealth of I. Howland, Jr., & Co. She did not see

the orphans' asylum as a shelter of children whose fathers had died fighting for the Union. Dirty-faced brats, she thought them, that had been used by designing Dr. Gordon as a kind of theatrical property to weaken the will of her aunty.

"She [Hetty] came first," Electa said afterward. "Then Mrs. Lydia Congdon [who received a bequest of $10,000] and then Mrs. Gerrish [$5,000]; they came to tell us the news. They did not all come at once."

Hetty was, seemingly, too highly wrought up to say much. Details of the will were given to Electa, to Fally, to Frederick Brownell, the chore man ($10,000 in trust), and to others who had not been admitted to the parlor. The place was overrun with persons engaged in the most delightful kind of mental calculations. They were so pleased, those old men and old women, that the tight-lipped fury of Hetty Robinson was all the more noteworthy.

At last the house was clear of them: of the Gordon family with a total inheritance of $115,000—to say nothing of trustee fees to be paid endlessly—of all and sundry Howlands, of Mrs. Keziah Price ($10,000 in trust) and the others. Electa had retired to the bedchamber of her mistress, where in years past she had read until her eyes and voice had failed her. There Hetty found her. There was a glitter in her blue eyes as she strode into the room.

"Go downstairs," she commanded Electa, "and tell Brownell to come up and bring the keys."

It was turning dark when old Fally entered the room. She was past seventy at this time, and the world had been turned upside down for her. Now she had to give up the keys with which she had been entrusted for so many years. For two years she had, on orders of Sylvia Ann, spent the money of the household without troubling the invalid with her accounts. As she surrendered the keys to Miss Robinson, Fally Brownell knew that she had become homeless. Still, she had the prospect of $4,000.

"I remember it," she recalled afterward, "because I felt

very badly that they [the keys] should be called for so soon after Miss Howland was carried out of the house. Miss Montague told me Miss Robinson sent for them, and I went and carried them to Miss Robinson. She took them and went to the trunk."

It was that oval-topped trunk that once had been covered with hair, the one that was safeguarded in the closet beside the fireplace in the bedchamber of Sylvia Ann.

"I did not see what she did. Miss Montague and I stood at the door of the closet. I went downstairs in a very few minutes. This was the first time after Miss Howland's death that the trunk was opened. After Miss Robinson took the keys I never saw them again. I did not hand any papers to Miss Robinson after her aunt's death. She did not ask me for any."

Electa's recollection of the occurrence was stated by her in this way:

"Mrs. Brownell came back with me. We all three went to the closet door, Mrs. Brownell holding the keys, Miss Robinson being ahead. The closet door was opened. Mrs. Brownell handed the keys to Miss Robinson, she opened the trunk and took out some papers. I did not stand to see what she did, but as she passed out she had some papers in her hand. This was the day of her burial, after the funeral; I should think about sundown. It was dusky when we went into the closet.

"I do not recall a word being spoken."

Electa Montague and Fally both were positive no one rummaged in that old trunk but Hetty Robinson. They were certain that only the three of them were present when this occurred.

CHAPTER XV

She sees a judge

THERE were venal men in the United States in 1865. Hetty Robinson had heard in her father's home, and elsewhere, much talk about the rascality of public officials. If a business man needed a judge's favor he bought it, so she had heard. Now, she felt, she needed badly the influence of the judge of the Court of Probate of Bristol County. Her friend, Mr. Green, was a tower of strength in her affliction. He was her closest adviser at this time, but it does not seem possible that a man of his experience (even though that experience was Oriental) could have been aware of her plan to write a letter to the probate judge.

Mr. Green, plucking at his nose which depended curiously from the cartilage so as to overhang his whiskered lip, had been in the homestead of Miss Howland the day after the funeral; and he was there that evening. Hetty asked Electa to come into the parlor. Hetty wished to talk about the will, as usual.

This time Hetty was inclined to be deeply sympathetic with Electa Montague. She reminded her of her years of hand-and-foot waiting on the woman who was dead. Electa said that she had ruined her own health waiting on Hetty's aunt.

"She should have left you more," said Hetty. This was an extraordinary display of interest in the welfare of someone else. "She should, at least, have given the house to you and Brownell."

Since Hetty that morning had taken from the old nurse the keys to the attic and to some of the closets, and added them to the bunch which she had taken the night before from Fally, Electa was not easily to be persuaded that this rich woman was thinking entirely of the welfare of Electa

Montague. She remained on her guard, so she was prepared, she swore afterward, when Miss Robinson finally made her a proposition.

"You come on our side," Hetty promised Electa, "and I'll give you as much, or more."

Perhaps Electa was not as vehement then as she was when she testified about the conversation. Two years afterward she said on oath that she had replied to Hetty's proposal in these words:

"Miss Robinson, I won't do what I believe to be wrong for all of your money."

The heroines of Fredrika Bremer spoke in that manner. However, it is only fair to point out that it was not the habit of Electa Montague to address this woman as Miss Robinson. She called her Hetty. It may be that this retort was an invention that occurred to her afterward as more appropriate than some other response.

There is no reason to doubt, though, that Hetty tried to win both Electa and Fally to her side of what was going to be an earnest struggle. Mr. Green, so Pardon Gray testified, came to his livery stable and urged upon him the advantage of having $10,000 outright instead of having to go "hat in hand" to the trustees.

Word of this activity spread very quickly in a place the size of New Bedford where every person in the town had a personal interest in the will. Three days after the funeral, General Green, acting for Hetty, retained William W. Crapo, one of the younger lawyers of New Bedford.

One day, we believe, Hetty boarded a train for Taunton, the seat of Bristol County. The man she went to visit was the judge of the Court of Probate, Edmund H. Bennett, before whom the will of Sylvia Ann Howland then was pending. Later he testified to the incident with all of the caution of a man steeped in the law and in the proprieties.

"I was called on at my office in Taunton, before the hearing of the will, by a lady calling herself Miss Robinson. I have not seen her before or since, that I remember. She re-

sembled very much the lady pointed out to me [this had been Hetty] but I did not scrutinize her face then very carefully. I would not swear that it was she.

"I received a letter from Miss Robinson some time during that summer in regard to the will. I have not that letter; I presume it was destroyed soon after it was received. I have looked for it. I could not state all that was in it; it was two or three pages of notepaper. The substance of it was, that she complained of some improper influence about the will upon her aunt.

"I remember in this note she asked me to ask the witnesses to the will how much laudanum was given to her before the execution of the will; and at the close of the note she asked me to call and see her in New Bedford when I came there, giving the street and number where she resided. To that letter I made no answer.

"She afterward called at my office. She made some allusion to the letter; said perhaps I thought it was singular; that she was very much distressed or anxious; that she hardly knew what she wrote; and then she began to talk about the will. Here, I must say, I cannot undertake to give her words.

"The substance of it was that somebody opposed to her had been influencing her aunt to make such a will as that. She specially, I think, charged it upon Dr. Gordon. She said she thought Dr. Gordon had written her to keep away from her aunt, on the ground that it would affect her aunt's health injuriously for her to visit her, with the purpose to keep her away from her aunt's bedside when she made her will. I told her once or twice that I did not wish to have any conversation with her about the will; that I had got to decide it, and would rather not hear anything about it. She said she thought she had been wronged very much by somebody. I think she said that she had a will of her aunt's giving all the property to her. My impression is—I can't say certainly—that she said she would show it to me. I told her I did not care to see it. She went on to speak of the differences of the wills in substance; that her aunt would never have

made such a different will, giving the property to others, if Dr. Gordon, or somebody, had not influenced her. That was the substance. I could not presume to give a single phrase that she used.

"She continued talking some time about it. Several times she used this phrase, that money was no object to her. She used it so many times that it rather attracted my attention, and I asked her what she meant by that.

"She said Dr. Gordon was either executor or trustee, whichever she called it, under the will, and if he could be put out of the way of being so (I don't give her language, I cannot give any word she did use, but that was the idea. I am quite sure she did not use these words that I have used), she thought she could get somebody else to act in his place who would not charge any commissions, and I could have these myself.

"I looked at her, and asked her if I understood what she said, and she then repeated it substantially. I told her that I must decide the case upon the law and the evidence, and did not want to hear any more from her. It got then to be nearly time for the noonday train to New Bedford, and she went out of the office. She then went to my house, and left some money there for a present to my child. As soon as I got home at noon, I found it, and had it mailed to her by next mail. I have never heard from or seen her from that time to this, that I know of."

CHAPTER XVI

Aunt Sylvia's treasure trunk

AMONG the furniture of the dead woman there was a strange instrument that fell under the appraising eyes of Hetty Robinson after the funeral. It was a type of sedan chair that had been devised and fashioned by Dr. Gordon sometime after he had given up his practice in order to devote himself to Sylvia Ann Howland. Seated in this the invalid, on fair days, had been borne into the yard of the Eighth Street house, so that the scent of yellow roses and honeysuckle might treat one of her pale senses while the sun placed a healing magic on her skin.

Electa Montague and the doctor himself on many occasions had fitted their shoulders into the harness of that litter and grasped its handles in the service of the cranky spinster. Some persons in New Bedford might have seen it as a symbol of professional devotion, but to Hetty it was a piece of evidence that she had been made the victim of a conspiracy. She convinced herself that the conspirator would rejoice to see her in her coffin. One night she fancied she heard the scraping of some object against the side of the house. She interpreted those sounds as coming from a rope ladder caught by grapnels tossed to the eaves of the house.

Always, from childhood, her imagination had been able to climb more easily than any assassin, however determined, might have climbed to her bedroom window on such a ladder. She told her friends that all those descendants of her great-grandfather, Gideon Howland (Uncle Gid's father), who would inherit more than a million dollars under what she called the Eliot-Gordon will, were going to try to kill her. With at least a part of her mind, the emotional part, she believed this. She was persuaded, and she sought to per-

suade others, that so long as her death meant more than a million dollars to persons who not only did not love her, but actually disliked her, she was likely to be murdered.

She had two shrewd advisers now. Green, her fiancé, was one and the other was William W. Crapo. Until the end of his days Crapo was ready to express his belief that she had been made the victim of a conspiracy. It is possible that it was his suggestion that started Hetty upon a hunt for the medicine bottles that had been brought into the house by Dr. Gordon; but all had vanished and Hetty found in their disappearance a rich fuel for her imagination. Had her poor aunt been poisoned? She said openly that she believed a crime had been committed in that house.

Dr. Gordon was ready at all times to admit freely that he had prescribed laudanum for his patient to relieve the pain which afflicted her in the last months of her life. There were few sensible persons in New Bedford then, or afterward, who could be made to believe that Dr. Gordon had done other than his best to keep life in that shrunken female body that had owned more than $2,000,000. Hetty was eager to believe the worst of him, but when she said he was a gold seeker who had abandoned his practice to speculate in the health of one rich old woman she was speaking with insight. Nothing in the record suggests that he was the scoundrel Hetty believed him to be, but the entire affair reeks with evidence that Dr. Gordon followed one of the less noble courses of his profession when he closed his office, stopped calling on his other patients, and began to gamble in the health of New Bedford's richest woman. This was a kind of prostitution whereby he permitted Sylvia Ann Howland to buy more than she was entitled to in justice. When Dr. Gordon ceased to minister to women in labor, to children with diphtheria and fathers kept from work by illness, he transformed himself into a business man, one no worse, perhaps, than anyone else devoted to trade, but certainly no better. Who can believe that he was moved solely by sympathy for the querulous, pampered Quaker? He seems to have been a

shrewdly calculating Samaritan. If he had been able to make Sylvia Ann whole, surely she would have made him richer than she did by dying; but some Force in the universe was against him. His kind is not permitted to work miracles.

Other doctors who were his contemporaries closed their offices and sold their horses and buggies in the year that he did, but they took themselves off to regions made terrible by cries and blood that can be recalled now only by such words as Shiloh, Antietam, Chickamauga, and Gettysburg. While he tried to cure the richest woman in New Bedford the Valley of the Shenandoah had become a Valley of Death.

The will under which Dr. Gordon, Edward D. Mandell, and George Howland, Jr., were both beneficiaries and trustees, was duly proved in the Court of Probate for Bristol County in August, 1865.

An appeal was then taken by Hetty. Her contention was that her aunt had been incompetent to make a will by reason of mental and bodily weakness and infirmity; and that being in feeble health and weak of mind she was unduly, improperly, and illegally influenced by those about her.

If this appeal could have been argued successfully Hetty, as the sole legal heir of her aunt, would have received the full fortune outright. But the appeal was shortly afterward withdrawn. Other lawyers were retained to assist Crapo in a legal campaign that was not to end for more than two years. For Hetty Robinson it was to last longer. Throughout her life she was incessantly engaged in lawsuits. She grew to hate lawyers as a class, but she could not endure to be without the excitement, the drama, the thrilling entertainment she could find nowhere so readily as in a law court where she was a participant in some form of litigation.

Her appeal from the act of the Probate Court having been withdrawn, the authenticity of the distasteful will was affirmed by the Supreme Judicial Court at the November term in 1865. This was a formality, her lawyers told Miss Robinson, and encouraged her to believe that she would win

handsomely in another field upon which they proposed to pitch a fresh battle. A document which Miss Robinson had submitted to them was persuasive, they said, that Sylvia Ann Howland had obligated herself to leave her entire estate to her niece.

It was well understood in law, they assured her, that a person in her lifetime may so bind herself to another as, substantially, to make herself trustee of property which she is bound to devise in a certain manner for that other person's benefit. When two persons have made mutual wills as part of a definite agreement, each to make the other heir, the doctrine of the principal text writers seems to be, they said, that neither party can revoke her will without giving notice to the other of such revocation.

Accordingly, on December 2, 1865, Miss Hetty Robinson filed in the United States Circuit Court for the District of Massachusetts a bill of complaint against the executors and trustees of her aunt's estate. Miss Robinson made her prayer in the court, she said, because she was a citizen of New York, and she asked that the executor and trustees be required to surrender to her all of the wealth of Sylvia Ann Howland. She asked for this, because, according to her bill of complaint, she had been induced by her aunt to make a will in her (Miss Howland's) favor in return for a similar concession in favor of herself (Miss Robinson); that her aunt had desired her to enter into such an arrangement because at the time she had been at variance with Edward Mott Robinson and was desirous to exclude him from the possibility of inheriting any part of the property inherited by Miss Robinson from her mother, who was the sister of Miss Howland.

All of the evidence in this case was taken in camera before a master in chancery before it was presented, with arguments, for the consideration of the judges of the court. The testimony grew until the transcript of it filled many volumes, but long after the bulky record had grown moldy in the packing cases to which it was consigned the words existed else-

where. They lived for years afterward as a kind of malignant tumor in the brain of the suspicious old woman whom anxious borrowers in Wall Street courted even when they dreaded her as a species of financial witch.

Through her lawyers, who filed the bill of complaint, Miss Hetty Robinson said she had no knowledge until after her aunt's death that she had ever made another will. That statement, we know, was a lie; but it was not the only falsehood which the alchemists of the law sought to transmute into truth by the addition of millions of words which were more nearly true.

The defendants in that action contended that the entire case of Miss Robinson was a tissue of fraud, but the main issue of fact raised was whether a signature attached to a curious document offered by Miss Robinson was signed by Sylvia Ann Howland or whether it was a forgery. If it was a forgery it was necessarily a forgery by Hetty.

This document was a paper which Hetty testified was intended by her aunt to be a part of that will which the invalid executed in January, 1862, the one that was witnessed by Peleg Howland, Keziah Price, and Electa Montague. There were, in fact, two of these questionable papers, because the amazing document had been executed in duplicate.

Admittedly in the handwriting of Hetty, it read as follows:

Be it remembered that I, Sylvia Ann Howland, of New Bedford in County of Bristol, do hereby make, publish and declare this the second page of this will and testament made on the eleventh of January in manner following, to wit: hereby revoking all wills made by me before or after this one—I give this will to my niece to shew if there appears a will made without notifying her, and without returning her will to her through Thomas Mandell as I have promised to do. I implore the Judge to decide in favor of this will, as nothing would induce me to make a will unfavorable to my niece, but being ill and afraid if any of my care-takers insisted on my making a will to refuse, as they might leave or be angry, and knowing my niece had this will to show—my niece fearing also after she went away—I hearing but one side, might feel hurt at

what they might say of her, as they tried to make trouble by not telling the truth to me, when she was here even herself. I give this will to my niece to show if absolutely necessary, to have it, to appear against another will found after my death. I wish her to shew this will, made when I am in good health for me, and my old torn will made on the fourth of March, in the year of our Lord one thousand eight hundred and fifty, to show also as proof that it has been my lifetime wish for her to have my property. I therefore give my property to my niece as freely as my father gave it to me. I have promised him once, and my sister a number of times, to give it to her, all excepting about one hundred thousand dollars in presents to my friends and relations.

In witness whereof I have set hereto my hand and seal this eleventh of January, in the year of our Lord one thousand eight hundred and sixty-two.

Signed, SYLVIA ANN HOWLAND, & a seal.

That almost comic instrument was offered by Hetty's lawyers as a piece of the document which follows:

Be it remembered that I, Sylvia Ann Howland, of New Bedford, in the County of Bristol, and Commonwealth of Massachusetts, of lawful age and of sound and disposing mind and memory, do make, publish and declare this my last will and testament, in manner following, to wit:

First. I give and bequeath unto my niece Hetty Howland Robinson, all my Real and Personal estate, goods and chattels of every description including the Round Hills Farm and everything thereon, House on the corner of Water and School and First and every thing on and belonging land and buildings to her the said Hetty H. Robinson and her children and assigns forever.

Second. If the said Hetty H. Robinson dies without children or grandchildren before me I wish it to go to the Charity Schools and institutions named in will of 1850—3d month, 4th day—with these trustees—Thomas Mandell, Cornelius Howland, Henry Taber.

Third. I appoint Thomas Mandell of New Bedford, Executor of this my last will and testament, *also Executor of the 2d page of this will.*

In witness whereof I have hereto set my hand and seal this *eleventh* day of January in the year of our Lord one thousand eight hundred and sixty-*two.*

Signed, SYLVIA ANN HOWLAND, a seal.

Signed, sealed, published and declared by the said Sylvia Ann

Howland as and for her last will and testament in presence of us who at her request and in her presence have hereto set our names as witnesses

Signed, PELEG HOWLAND, a seal.
KEZIAH R. PRICE, a seal.
ELECTA MONTAGUE, a seal.

Except for the words in italics, both sides conceded the genuineness of this paper. The italicized words, it was contended by Hetty's opponents, had been written at a later date without the knowledge of Sylvia Ann.

Hetty's deposition was made before the master in chancery in his Boston chambers on a Thursday, August 23, 1866. Her friend Mr. Green had been abroad since April of that year and there is some reason for believing that there had been a lovers' quarrel. Their engagement to marry was often broken in quarrels.

"Will you look at the paper shown you now," requested a lawyer in her employ, extending one of those duplicate sheets which had come to be known as the "second page of the will of 1862," "and say, if you know, by whom it was signed, and whether or not in your presence?"

"It was signed by my Aunt Sylvia Ann Howland and in my presence."

"In whose handwriting is it and at whose suggestion, if any, was it made?"

"It was in my handwriting, and at the suggestion of my Aunt Sylvia."

"Was it signed by your aunt before or after she executed her will, in 1862; and where was it when that will was executed?"

"It was signed before she executed her will of 1862, and it was caught on the first page, that is, sewed on with very fine thread to the first page, about there on the page——"

Hetty at this point in her testimony took the sheet of paper and laid it on the first page of the will, a little below the top.

"—the thread marks show where it was. The holes in the paper indicate where it was sewed on."

Another paper was then offered to her to be identified. She explained that it was a will like that one which her aunt had attested which included the phrases of the second page.

"I wrote it about the fifth of January, I think, 1862," explained Hetty. "My aunt requested me to write a will like the one she attested, with the addition of the second page, which you see in this paper, which I did do, to her perfect satisfaction, as she said. This is the paper."

One of her lawyers took it and marked it for identification as an exhibit.

"If you know," resumed her interrogator, "please state why that paper was not executed."

"Because," testified Hetty, "my aunt so assured me that they would not get the advantage of her, saying that if she broke her promise to her niece that she had taken from her dying mother to live with her again, that she would be worse than most any one at the House of Correction, because they wouldn't lie to their own relatives, as a general thing; saying that they would not get the advantage of her as long as she had any strength left; that she was willing to pay her attendants double what they would get anywhere else, and have plenty of them to take care of her, as she needed a great deal of care; that when they asked her to make her will, she would pacify them by telling them that she would give them money, which would make it for their advantage to keep her alive. If they do get a will out of me, it will be after I have no strength to oppose them; and you will see how rapidly I will fade away. If they are bad enough to tease me to make a will, after I have distinctly told them that I have promised not to, any will that they would get me to make, it would take a great deal to satisfy them. And they would have so much of human nature, it would be their interest to get possession of their money, being human nature enough to say, 'Poor Miss Howland, she can't enjoy life, she suffers so much.' I felt so assured that it was as much her interest not to make one as mine, to make a will made by them, any of her caretakers, that I suggested to her that we might leave out that part

called the second page, because it would be very awkward for me to have it recorded, if they did not succeed in having her to make a will—if the caretakers did not succeed. She then requested me to copy the second page on to a separate piece of paper with the addition of 'revoking all my wills before and after this by me made' from the first page of [the unattested, but complete document].

"I was to copy the second page—beginning it something as a will, and ending it something as a will, and the few words here on the first page, 'hereby revoking all wills made by me before or after this one,' which I could attach to a will like this one [here Hetty indicated that document indubitably executed by Sylvia Ann Howland] . . . that I might add a few words to her will. I asked her if I could not add a few words to the unattested copy of her will . . .; if that wouldn't do as well as writing it all over—and she said 'Yes'—and then I did add the words that I have before mentioned. If they did not get the advantage of her, then I could detach it, only showing it to Mr. Mandell, and perhaps the judge, and if they did get the advantage of her, telling the judge that it was—that she hoped that he would take them as words that she would say if she was alive."

"What, if anything, did you do in relation to this matter, after this conversation with your aunt?"

"She signed the second page; I sewed it on; and after that it was duly attested by witnesses."

Hetty testified that her aunt had kept secreted in her trunk a copy of her will and one of the signed duplicates of that mysterious second page. These papers, she swore, were in a white envelope. A yellow envelope in the same trunk, she insisted, held the will of Hetty Robinson under which Sylvia Ann Howland was the sole heir.

"Will you look at the yellow envelope now produced to you, and say, if you know, what it is, and, if it was found after your aunt's death, where, and what it contained?"

"I gave my will," replied Hetty, "to my aunt in this envelope: it was found after my aunt's death, in her trunk, by

Mrs. Brownell and given to me. I found my will in this same envelope, when it was opened, a few minutes after, by Mr. Green, after Mrs. Brownell handed it to me."

"You have stated that a copy of your aunt's will of 1862 [and] the second page was found by you after your aunt's death, with a white envelope. Will you state whether you have the same now in your possession, and, if so, produce it?"

"This is the white envelope [Hetty held it up so all might see], and this is the second page. [She displayed that document.] The copy got destroyed—the copy of my aunt's will of 1862—by mistake. It was on the table one evening, and we got laughing, and it got tumbled up; and I took it up by mistake, and was tearing it up and throwing it into the fire; and this [she produced a piece of paper with charred edges] is the fragment that was left. I happened to notice what it was, and so I saved what I had in my hand, or what had not fallen into the fire I picked up. I tore it up and threw them into the grate, and then I remembered what it was, and this piece had not got burned up, and I just seized it. Mr. Green was there—no one else."

Mr. Green was there.

Mr. Green was, in fact, one of the few witnesses as to fact who could be relied on by Hetty Robinson to support statements she made. Electa Montague, Fally Brownell, Pardon Gray, Charles R. Tucker, and a swarm of others took issue with Hetty concerning almost every statement she made in the months that testimony was taken. But Mr. Green was always ready to corroborate when he could.

Fally and Electa both denied that Green had been present when the little trunk was opened for the first time after Sylvia Ann's death. Fally contradicted Hetty flatly.

"I did not hand any papers to Miss Robinson after her aunt's death," she swore. "Miss Montague and I stood at the door of the closet."

Electa testified that Hetty opened the trunk herself and took out some papers. Both of these women were willing to give their oath that Edward Green was not present.

It was months later, in February, 1867, before Green gave his testimony concerning this incident. He was asked by his fiancée's counsel to look at the yellow envelope and say under what circumstances he first saw it.

"It was handed to me by Miss Robinson, who received it from Mrs. Brownell, who took it out of a trunk that was in a closet in the room. I opened it and there I first saw the will of Miss Robinson. That was a day or two after Miss Howland was buried, in the morning between ten and eleven o'clock. I was calling at Miss Howland's house, in the morning, and was requested to go upstairs, by Miss Robinson, as she was looking for her will.

"When I went into the room Mrs. Brownell was in the closet hunting over the contents of a trunk. She handed out a number of pieces of paper to Miss Robinson, one after the other; at last she handed the yellow envelope, saying: 'I think this is the will you wanted.' Miss Robinson took it, and handed it to me. I opened it and read her will, which is this paper."

The effort of the lawyers for Thomas Mandell and the three trustees in this connection was to show that Hetty took possession of that trunk after her aunt's funeral and that she had plenty of opportunity to deposit there anything she wished to find. This effort was not so important as their effort to establish that the signatures on the duplicate papers were forgeries. Forgery, perjury, and fraud were, they said, the basis of Miss Robinson's complaint.

CHAPTER XVII

Forgery, perjury, and fraud?

THE unexecuted will incorporating the second page contained a blot which attracted the interest of the handwriting and other experts retained on behalf of Mandell and his co-defendants. The experts decided that the blot was intended to disguise the fact that an effort had been made to destroy a date by means of acid. The date, they determined, was January 11, 1862. It was Hetty's contention that this paper and the executed will of the same date had been drafted at the Round Hills farm in 1860. This was necessary if she was to persuade the court that the two wills were the result of a compact between herself and her aunt.

The acid stain must have been unmistakable because Hetty's lawyers, instead of denying it, suggested that when the ink bottle was getting low during the drafting of the will, it was replenished from a vinegar cruet—a common practice with which New England is still familiar. They had a more convincing argument and employed it. If Hetty had desired to produce a false paper wholly in her own writing she could as easily have made a fair copy.

Those half-dozen lawyers had a more difficult time with some of the other expert testimony which was given.

When the experts superimposed the signatures of the duplicate second pages on that signature, admittedly genuine, at the bottom of the will of 1862, it was disclosed that the covering was exact, letter for letter and stroke for stroke. There was, as well, a complete matching of the spaces between the words of the signature, Sylvia Ann Howland. Furthermore, the locality of the signatures on the sheets of paper and the margins on either side of the signatures coincided with surprising exactitude. These happenings, it was contended

by the experts in the employ of the defense, were proof that two of the signatures had been traced over the other one. They said that each of the duplicate second pages bore marks of tracing.

Hetty's lawyers hired as many experts as the defense. Days were consumed in the taking of this testimony and months in the preparation of the special exhibits necessary to support the conclusions of each expert. The records of the Probate Court of Bristol County show that $150,000 was expended from the fortune of Sylvia Ann Howland to pay the bills of lawyers, of expert witnesses, of ordinary witness fees, and of other costs in that celebrated legal struggle. The profits of a good many shiploads of whale oil and bone—indeed, an entire herd of whales—had been decimated to meet the costs of the case, to argue away the effects of a few drops of ink.

Those few drops of ink in Hetty's life were as a river. Professor Louis Agassiz, the naturalist, whose eyes had often tried to read the legends on the bottom of the ocean from cold ooze dredged from the depths of the sea, in Hetty's behalf applied an eye to a compound microscope with a power exceeding thirty diameters. He studied those three signatures and reported what he saw, felted fibers intercrossing each other in every direction, not unlike a pile of chips pressed together. The action of the ink on the fibers was reported by him as he might have described some scene in a jungle.

He said that the thicker portions of ink were accumulated upon the superficial fibers like mud along the riverside after a freshet, while the more fluid portion had penetrated deeper. He found no evidence of pencil marks nor, he reported, was the surface of the paper disturbed as it would have been if a rubber eraser had been used. Nothing that he saw at the bottom of the barrel of his microscope suggested to him that either of the questioned signatures had been traced.

Dr. Oliver Wendell Holmes, rather more accustomed to direct his microscope on tissues of flesh than tissues of lies,

swore that he had been unable to find anything in the two signatures that suggested that either had been traced.

W. W. Crapo, chief of Hetty's lawyers, testified in his client's behalf. He said he had seen Sylvia Ann Howland sign her name to documents on a number of occasions. He said he believed the disputed signatures were genuine writings of the dead woman.

John Quincy Adams, stimulated by Hetty's lawyers, found among the papers in the study of his grandfather (that John Quincy Adams who had been President of the United States) many canceled checks. A Boston engraver who studied the lot found among one hundred and ten of these twelve signatures that covered. These specimens, magnified many fold, were offered as exhibits. The engraver testified that one of the Adams signatures which he had found among those submitted to him covered another signature in the collection better, in his opinion, than the correspondence between the admitted signature of Sylvia Ann Howland and one of the alleged forgeries.

After all, though, it was not a question of virile old John Quincy Adams's ability to sign his name in a uniform manner. The question was whether the half-dead Sylvia Ann Howland, who wrote her name only a few times in an ordinary year, would have been able to write her name three times in succession so as to show almost as little variation of line as would occur in three printed impressions from a steel plate.

George A. Sawyer, a Boston writing master and student of handwriting, testified concerning the disputed signatures on the side of the defendants.

"They are not natural," he said. "They are studied. They exhibit great effort to make them look exactly like number one [the true signature on the will]. Superpose ten on one and they will almost perfectly coincide throughout, although there is no line to guide the hand in writing. Match the margins on the papers, ten on one, and the signatures will superpose. The distance from the margins on either side of

the signatures of ten and one are the same on the corresponding sides. There is uniformity in length of signatures and spacing of letters. Number one indicates a trembling hand but perfectly natural movement. Number ten shows great effort to imitate number one, and although quite successful in some parts, yet fails in others. The effort to imitate a trembling hand exhibits more of a vibratory movement. There is evidence of retouching, and this retouching is apparently done with great care. Numbers ten and fifteen [the other disputed signature] exhibit more firmness of hand than number one. It is remarkable that the signatures of one and ten coincide so perfectly without any line to guide the hand."

James B. Congdon, treasurer and collector of New Bedford and who had for thirty-two years been cashier of the Merchants Bank, stated as his opinion that it was "utterly impossible for any individual to write his name three times so that the resemblance may be such as appears in one, ten, and fifteen."

Charles A. Putnam, a broker and banker of Boston, swore that he had hardly a doubt that the questioned signatures were counterfeits.

Solomon Lincoln, president of the Webster National Bank, testified that he had tried to write alike for the purpose of making his signature on bank bills uniform. His effort, he said, had not been rewarded with success. He measured his degree of confidence that the disputed signatures were imitations of the dead woman's handwriting as "almost a moral certainty."

George Phippen, Jr., of Boston, for twelve years assistant paying teller of the Suffolk National Bank, said there was "no possible doubt"; Joseph E. Paine of Brooklyn, an accountant of thirty years' experience, had not a solitary doubt of a similar conclusion; John E. Williams, who had been for ten years president of the Metropolitan Bank of New York City, was equally positive; and there were others, of whom one of the best qualified was Albert S. Southworth,

one of the country's pioneer photographers and a handwriting expert who was frequently a witness in courts of law.

"The two signatures, ten and fifteen," said Mr. Southworth, "are simulated signatures of the hand in the standards and in number one, and are made up, traced and copied by another hand from number one, as an original, and are not genuine."

An individual's signature is a familiar pathway for his pen and Mr. Southworth, struggling to find an analogy to express for laymen his feeling about the two signatures in question, likened them to footprints.

"They are like the footsteps of an individual under different circumstances—sometimes slow and sometimes rapid; sometimes on a hard path and sometimes in the sand; sometimes with measured tread on the floor or on tiptoe on the muddy flagstone; sometimes in the slippers, in the boot or in the rubber, or barefoot; sometimes in the jostling crowd."

Professor Benjamin Pierce, a mathematician who left the faculty of Harvard University to become superintendent of the United States Coast Survey, undertook, for the defendants, to calculate the degree of probability of identical coincidence of the thirty down strokes of the signature "Sylvia Ann Howland" with the same strokes of a second signature. He testified that this phenomenon could occur only once in the number of times expressed by the thirtieth power of five. The numerator of this fraction would be one and the denominator would be nine hundred and thirty-one quintillions (931,000,000,000,000,000,000).

The method used by Professor Pierce is one sometimes employed by handwriting experts to-day. A distinguished contemporary mathematician has written in recent times that the mathematical rule for determining probability in such a case as we are considering is that the probability of the concurrence of all the events is equal to the continued product of the probabilities of all the separate events. What Professor Pierce was endeavoring to do in this application of the calcu-

lus of probabilities was to express common sense in numbers.

"In the case of Sylvia Ann Howland," he testified, "this phenomenon [of coincidence] could occur . . . only once in two thousand six hundred and sixty-six millions of millions of millions of times."

In other words, Professor Pierce expressed his belief that the chance that Hetty Robinson was telling the truth was one in 2,666,000,000,000,000,000,000.

"This number," added Professor Pierce, "far transcends human experience. So vast an improbability is practically an impossibility."

CHAPTER XVIII

Mr. and Mrs. Green

"SPENDTHRIFT" was the term applied to Edward H. Green by his New York acquaintances when he had become a pathetic old man living apart from his wealthy wife in a state of genteel poverty. Yet he never deserved to be called a spendthrift, although, contrasted with his wife, the parsimonious Hetty, he was extravagant. He was fastidious in his person, vain of his appearance, considerate of his comfort, and discriminating in his choice of food and wine. His bride was the reverse in all these things and by her habit, her manners, and her disposition must have caused him pain and humiliation in a measure as great as their joint wealth. She was slovenly and he was an elegant gentleman, and yet in spite of this, in spite of terrific quarrels and hateful behavior, they were bound to one another to the end of their lives by a powerful affection. He called her "Mama" and she called him "Papa."

The wedding occurred one day that was hot and sultry in New York. It was July 11, 1867, when he was forty-six and Hetty was within four months of being thirty-three years old. The ceremony was performed in the residence of her kinsman, Henry Grinnell, in 17 Bond Street, then a fashionable address in the metropolis.

New York society was properly interested in the wedding as a union of two of the oldest families in America. The Howlands were a *Mayflower* family. The Greens traced their line back to Percivall and Ellin Greene who came from London to Boston in 1635. The family was allied in the intervening years with some of the best blood of New England, with Lawrences, Lowells, and Cabots.

This carefully groomed and bearded man who stood be-

side the New Bedford woman and heard her promise to love, honor, and obey him had every right to be satisfied with himself. His rival, on the word of Hetty herself, had been the charmingly persistent flatterer, Arthur Leary, brother of her close friend Annie Leary, afterward a Papal countess and always an influential figure in that refined element of New York society which acknowledged Mrs. Astor as its queen. Annie Leary, Hetty would sometimes boast in later years, was her bridesmaid. When she talked about her marriage she sometimes confessed that her engagement to Green had been broken repeatedly.

In after years it was a matter of gossip that Hetty Robinson had required her fiancé to sign a pre-nuptial contract waiving all rights to her fortune. Had this been so, we think, she would have behaved differently in the crisis in their relations that developed in 1885 after the failure of the Cisco bank. Certainly in that situation she could have saved herself a large sum had she been able to produce such a contract.

There is no arithmetic by means of which one may calculate the effects of character on the future but Edward Green could estimate the size of his wife's fortune. He could have cited a list of her possessions almost with the same ease with which he spoke the responses to the solemn inquiries of the minister. From the day of her father's death Green had been in frequent contact with Barling and Davis, who were Black Hawk's executors. He knew as well as they did the size of the fortune they were administering for this woman he was marrying. It was worth, he knew, about $4,000,000 and was so invested as to produce an income of about $200,000 a year.

There was that other million that she had inherited from her father outright. In two years' time it had grown handsomely. Besides this there was the income from somewhat more than half of Sylvia Ann's fortune. Green knew this wealth had been transformed into United States bonds that paid six per cent. in gold coin upon which there was a fat

premium in that time of depreciated paper money. He was justified in assuming that his wife's income was in the neighborhood of a thousand dollars a day. In the hour that was consumed by the wedding service and the brief reception that followed, in that hour in which he had kissed her publicly for the first time, her golden goose had laid a forty-dollar egg. It would lay such eggs, bigger ones, through each hour of their honeymoon. Love, he must have thought then, was a wonderful thing, but he should have been warned by the sharp look from Hetty's blue eyes as she saw him drop a ten-dollar gold piece in the hand of the minister.

Green himself was by no means a poor man. At this time his personal fortune was above one million dollars. This estimate was made by Frank Chandler, who in later years was Mrs. Green's fiscal agent in Chicago. Mr. Chandler said he believed that Green at forty-six was anxious to settle down. He said also that his father told him that at thirty-two Hetty was warm-bodied, full-bosomed, and slender. She had a peach-blow complexion. Her nose was straight, with nostrils that flared delicately when she was excited.

Hetty's marriage occurred in the midst of her greatest defeat, at a time when she was a prey to terrible fears. She had a more legitimate reason to be frightened than existed in any of the wild fancies of murder conspiracies which seemed to haunt her. There had been talk in New Bedford of an indictment on the charge of forgery. Possibly this talk was inspired by the lawyers of her opponents with the hope of forcing her to withdraw her action designed to break the will of her aunt. Certainly on her wedding day she was still under the spell of two harassing years in the clutch of lawyers. Was she thinking of romance on that occasion, or of escape? Or did she feel the need of a protector?

"I was almost afraid to go out," she said one time, in discussing the fears that had oppressed her at that time. "I offered one floor of my house to a friend and his wife and they accepted it. After a while I never went out. My friends came to see me and I received them in my rooms, but

at night I went up to the fourth floor and slipped into a storeroom. There, under a bed on top of which was piled furniture and rugs, I slept. For days I did not leave my room and lived on crackers and raw eggs, and all the time those 'schemers' were trying to get my money."

Years afterward she confided to an elderly friend, Mrs. Whelpley, of Wendell, Massachusetts, that she did not marry Edward Green for love. She had done so, she said, because her father advised her to and also because she strongly felt her obligation to create another living link for the chain of Howland blood; but in New Bedford her jealous kinfolks said she married because she was afraid of the punishment with which she was threatened at the time. Not all of her relatives were angry with her, however.

Henry Grinnell was a first cousin of Hetty's mother, and of Sylvia Ann. His mother had been a sister of Uncle Gid, Hetty's grandfather. He was an old man, and a distinguished one, at the time he opened his house to his distracted relation for her wedding. Mrs. Grinnell had been Sarah Minturn, of a good New York family. Her brother was her husband's partner in the mercantile firm of Grinnell, Minturn & Company. The Grinnells had three grown children who were among the small wedding company. Henry's brother, Moses Hicks Grinnell, and his family also were present.

The Grinnell brothers were prominent in New York business and politics and their wives were prominent socially. Mrs. Moses Hicks Grinnell had been Julia Irving. Among her husband's friends were listed Daniel Webster, Washington Irving, and General Grant. He had been a member of Congress in 1839–41; his portrait still hangs on the meeting hall of the Chamber of Commerce of New York among the likenesses of that body's former presidents. He was for years president of the Union Club.

Henry Grinnell was the first president of the American Geographical Society, and it is interesting to speculate on how his financial contributions to Arctic exploration must

have horrified his young cousin with her strong opinions as to the value of a dollar. Henry Grinnell had a love of the sea that was inherited from his father, Captain Cornelius Grinnell, the whaler. Henry's career was laid in a counting house but when the great navigator, Sir John Franklin, was lost in the Polar Sea, he gave $50,000 to equip an expedition that went in search of him. He gave generously to half a dozen Polar expeditions, and that bleak Arctic region which is marked on the charts of mariners as Grinnell Land was named for him. This was the man who gave Hetty Howland Robinson in marriage to Edward Henry Green.

The tightly fitting basque and the hoop skirt worn that day by Hetty were as smart as any in the double parlors of the Grinnells, and some of the ladies who fanned themselves, or were fanned by their whiskered escorts, were among the fashionables of New York. One of the guests, Hetty recalled one time, was her friend Catherine Lorillard Wolfe. When she spoke of that she was wearing the wedding dress for another occasion and gossiping with an acquaintance in Bellows Falls. She had become an old woman and had resurrected the costume from a dust-covered trunk to spare her current garments from the hazards of a chore she had to do. There was a leak in the roof of a house she had acquired. Mounting a ladder with hammer, shingles, and nails, she fixed the hole and saved a carpenter's wages for half a day's work.

Soon after their wedding Mr. and Mrs. Green sailed for Europe, leaving to her half-dozen lawyers the problem of how to carry on the bitter, losing struggle she had started by her suit to break the will of Sylvia Ann Howland. Her New Bedford enemies boasted, when they learned that she had left the country, that she had fled to escape prosecution for forgery. There can be no doubt that the terrific strain of that affair was at least partially responsible for the decision to live abroad, but there is reason to doubt a few of the statements attributed by a writer in the New York *World*, twenty-eight years after the event, to an unidentified Massachusetts cousin of Mrs. Green.

Hetty [this relative was quoted] maintained the most remarkable equanimity and self-possession throughout the entire court proceedings until the terrible arraignment of the handwriting experts came declaring the will to be a forgery. Visions of the penitentiary arose before her eyes then and at the close of court she broke down completely before a conference of her relatives. She threw herself upon their mercy, pleading with them to permit the withdrawal of her suit and the re-establishment of the genuine will. . . .

After the compromise Hetty began to fear that some of her relatives might change their minds upon reflection and take the legal action on the charge of forgery which they had threatened. She fled the country and took up her abode in the most obscure portion of the Latin Quarter of Paris. She remained there unnoticed and in hiding for several years, until she was accidentally discovered by a relative.

She decamped precipitately and buried herself in London. For some years she thus continued to shift her abode from place to place, until her wealth became so great that she deemed it a sufficient substitute for what she had lost in the respect of her family and the public. Then she appeared boldly on Wall Street. . . .

Mrs. Hetty Green read that article and decided to deny some of it. She consented to be interviewed by a reporter of the Sunday *World*.

"I was just as innocent of that charge as you are [she said, leaning forward in her chair and putting her hand on the arm of the reporter]. I had the will and they had the property all laid out to suit themselves. There wasn't anything else for them to do but cry forgery, and they were all against me."

There were some earrings dangling from the lobes of Mrs. Green's ears. The reporter assumed that they were not what they pretended to be and referred to them in the printed account of the talk as rhinestones; but their owner spoke of them as diamonds.

"Suppose that when you went out of this room I put these diamond earrings of mine in your overcoat pocket. Then when we got outside in the hall, suppose I charged you with the theft, you'd be in a pretty box now wouldn't you? Of course you wouldn't steal

the earrings any more than I would forge a will and it's easy enough to make charges.

"Why, do you suppose I'd have named my daughter Sylvia Ann Howland if I had forged my aunt's name? I'd have had a living picture of forgery before me all these years.

"They didn't press that forgery charge, and I was willing to let the case drop. That's all there was of a compromise. I didn't pay any of the costs."

She did not trouble to deny that she had kept herself pretty well from sight during her years abroad. As time went on after her return to America, she began to tell of social conquests in London. She said she was presented to Queen Victoria and had other adventures with royalty, but the truth is that the most important event that occurred in her life abroad was foreshadowed within a few months after she arrived in London. She discovered then that she was going to have a baby.

On August 22, 1868, while she was living in the Langham Hotel in London, her son was born. She loved him so much that, at times, she would spend her money on him recklessly. Until the end of her life this son was the strongest rival for that love which she had for her money. In time she invented a way to reconcile these two passions. It became her habit to justify any privations to which the boy was subjected by saying that she proposed to make him the richest man in the world.

CHAPTER XIX

Nursing two children and a fortune in London

BOTH of Mrs. Green's children were breast fed. They were, consequently, sturdy. She was nursing them in the midst of what must have been exciting business transactions, and it was during their babyhood that she first demonstrated her amazing investment skill. It was as if the pulling of those tiny mouths excited in her a wild hunger for money, no more to be compared with her previous yearnings than the normal appetite of a she-wolf is to be compared with the ravenous appetite of that animal when it is nursing a litter. Probably she was never better situated to be happy than she was during those first years of her married life spent in London. She was unutterably proud of her children, satisfied with her husband, and she was being showered with fresh riches.

In one year of her London residence she made more than one and a quarter million dollars through the purchase of United States gold bonds. She told of this success thirty years later in a conversation with Leigh Mitchell Hodges who interviewed her for *The Ladies' Home Journal.*

> "Two hundred thousand dollars is the largest sum I ever made in a day [she told Mr. Hodges], though I've cleared more than that on single deals. I made a good deal of money out of two banks that some men and I started in London, and since coming back to this country I've made quite a little sum of money out of railroads."

One of those thus referred to as "some men" was a gentleman named Edward Henry Green. It may be that she had forgotten in 1900 how much his advice had meant to her in 1870 or thereabouts. When they lived abroad Green was occupying an office in Gresham House, 24 Old Broad Street,

just off Threadneedle Street where there is stored all of that treasure which made of the British pound sterling a tremendous force in world commerce. Green was a director in three London banks—the German Bank of London, the London Banking Association, and the London & San Francisco Bank. Although none of these survived so long as Hetty Green, all were sound institutions, rich in capital and well administered. The directorates were more or less interlocking and among Green's associates were several representatives of German wealth. Baring Brothers, one of the greatest private banks in British economic history, was pleased to do business and exchange information with the well-informed, urbane Mr. Green. His partner, Russell Sturgis, had entered their firm.

Floating about in the financial district of London, there was, at the time, about one billion three hundred million dollars of United States government bonds. In Congress the question was being agitated as to whether the United States might pay the interest on a large volume of these bonds in paper, instead of in gold as had been promised by Jay Cooke who had sold the bulk of them. Certain Southern states had repudiated bond issues before this and in London there were many business men who believed that Washington would invent some Yankee trick to escape the full consequences of its then unprecedented national debt. Besides this government paper, London was being constantly entreated to buy other American bond issues.

American railroads were making constantly increasing demands on the money market. In 1870 there were only 54,435 miles of railroad in the United States. In the following year this trackage had increased to 62,646 miles and there was a proportionate growth in the year following. Some of these projects were sound but some were decidedly unsound. Mr. Green's understanding of these matters was invaluable in a financial region where America meant anything from Tierra del Fuego to Hudson Bay.

Irish laborers in red flannel undershirts driving spikes into

cross ties laid on the prairie sod of Indian hunting grounds were being fed with buffaloes slaughtered near by and paid with money that was largely raised in the environs of Threadneedle Street. The blows of sledge hammers on new steel rails beyond the Mississippi caused repercussions not only in the tribal clusters of redskins but in the stuffy offices of British financiers as well. The rhythmic beating of those hammers that was to bind America with a web of steel was a challenge to the Indians, but it was a kind of music in London where the echo of the double clink of sledges was heard as a two-syllable phrase—new wealth, new wealth, new wealth—in an endless refrain. Because the British had no sure way to distinguish the sound enterprises from the crazy projects of visionaries, or from schemes hatched in the brains of silk-hatted swindlers, a few men like Green grew in importance.

In the year that the Greens arrived in London the minister to Great Britain from Honduras, Señor Gutierrez, introduced a loan for 1,000,000 pounds. He said it was to apply to the construction of a road fifty-six miles long. In 1869 Señor Gutierrez had another stack of green-and-gilt certificates of his government. The first million had been issued at such a price as to produce 800,000 pounds bearing interest at ten per cent. The second time he offered certificates with a face value of 2,299,000 pounds. These yielded in actual money about 2,000,000 pounds. Some of the issue was disposed of in Paris. The prospectus said the loan was to be a mortgage on the mahogany forests of Honduras and was to be applied to the completion of the interoceanic railway.

In 1870 Señor Gutierrez was again in the London money market asking for 2,500,000 pounds. Again the prospectus stated that the money was to be used to complete the Honduran interoceanic railway. In 1872 he came with bonds having a face value of 15,000,000 pounds which he offered at a price intended to yield 12,000,000 pounds. One prospectus handed out by this suave Latin-American depicted a ship in full sail passing across the tableland of his country. The argument, made by this picture, was that which was

used afterward to promote the Panama Canal. It was suggested that sixteen millions of British tonnage that annually passed around Cape Horn would be carried across this vital rail link between the Atlantic and the Pacific oceans. But the last proposal of Señor Gutierrez was too big a mouthful for his friends in England. In the House of Commons the enterprise was rated as a scandal and a committee was appointed to see what might be done to protect the British investors.

But Mrs. Edward Henry Green never required any such protection. When she bought a bond she knew precisely what she was buying. If she could not find out she would not buy. She picked her way carefully through all the temptations to buy doubtful securities offering a high yield. When the collapse of a financial adventure such as this Honduran affair had an adverse influence on the price of good securities of that far-off land from which she came, Mrs. Green fared forth, trundling her children like any ordinary bargain hunter.

The fact that Mr. and Mrs. Green went to live in the Langham Hotel after their arrival in London is fairly strong proof that in the first years of their life together the husband exercised some measure of control over his family. The Langham Hotel was completed in 1865 and when the Greens registered there it was the most expensive shelter of its kind in London. Samuel L. Clemens always stayed there when in London and in later years it was a favorite with Andrew Carnegie. The hotel was a triumph of Victorian architecture, as hideous in its outward aspect as a deposit of soot could make it. Inside were turkey-red carpets, walnut and plush-upholstered furniture, and an army of flunkies. It was a place all out of character with the American bride who walked in there on the arm of Edward Green in 1867. He was, it is true, paying all their living expenses at the time, but even so she was never a person to enjoy luxury, no matter who paid the bills. It may be that Green convinced her he was getting a commercial rate.

Long afterward Hetty referred with an elaborate casual-

ness to the time she had lived in the castle of a British duke but it is significant that when a lifelong friend of Green called on him at his London Office he was not invited to call at the house of Mr. and Mrs. Green.

In retrospect those European experiences took on a glamour which does not seem to have been entirely justified by the facts. Unquestionably she had been deeply humiliated by some of the testimony to which she had been compelled to listen in the will suit and it may be that this started a craving for some unusual form of distinction that would annoy her detractors in New Bedford. At any rate, she seems to have been mistaken in her contention of later years that she had been presented to Queen Victoria during her residence in London. It was her boast that she was the first American woman, excepting the wives and daughters of our diplomatic representatives, to be presented at Court.

In the records kept in the Lord Chamberlain's office in St. James's Palace there is no trace of such an occurrence. It is, of course, quite unimportant except as it reveals a state of mind hardly to be expected in one who had so much genuine power. Many of her anecdotes in later years concerned encounters with royalty and with members of the nobility. One of the most credible which she told to Mr. Hodges when he interviewed her revealed another pattern of her pride, a conviction that she was an extraordinarily skillful nurse.

With her two children, she told him, she was walking along the Prince of Wales Terrace one morning when she saw a passing cartman fall from his seat to the road. Seemingly the man had been seized by a fit. Instructing her children to remain by a tree, Mrs. Green elbowed her way through the small crowd that stood helplessly observing the suffering man. Mrs. Green told how she had sent one man scurrying for a doctor and another for water. Then, using her handkerchief, she washed out the cuts received in the fall, bandaged them, and directed others to carry her patient into a near-by shop.

"It wasn't any more than I would have done for anyone [Hetty told her interviewer] but those simple folks would have let him bleed to death while they wondered what to do. You can imagine my surprise when, as I started back to the children, a footman in gorgeous livery bowed to me and said the 'Marchioness of Something' wished to present her compliments and desired to see me. Curious to know what she wanted I followed him to a great house on the Terrace. The Marchioness came out and greeted me warmly. She said she had watched the whole proceeding from her window and wanted me to know how she admired what I had done. I was just the woman she was looking for. A charity hospital in which she was interested needed a superintendent. If I would accept the place she would have me appointed, and there was a cottage near the hospital in which my family might live.

"I didn't like to hurt her feelings by telling her I didn't have to work for my living, so I thanked her and said I could not then accept the offer. She insisted, but I declined. As we walked home I noticed her footman following quite a way behind. An hour or so afterward a note came from the Marchioness. She begged to apologize; she hadn't the least idea who I was when she sent for me, and all that. A whole lot of tickets to bazaars and entertainments, of which she was a patroness, were inclosed. I sent these back with thanks, and a day or two after that called on her and told her she needn't have offered any apology, as I indeed felt highly honored that anyone should consider me at all fitted for such a position as the one she offered me."

None who knew Hetty Green would doubt her story of giving first-aid treatment to that injured cartman. In such matters she was totally unselfish. In a boarding house, if she ate in her room she would carry down to the kitchen the tray of soiled dishes to spare the maid the effort of climbing the stairs. A bank porter with a cold, the sick child of a neighbor, a hack driver with a cough—these were sure of her sympathy and her active assistance so long as that assistance need not be financial. She would give of herself generously, sometimes splendidly, but when she was called on to aid with money she behaved like one bewitched.

Her daughter was born January 7, 1871, when little Ned was twenty-eight months old. She named the second baby Hetty Sylvia Ann Howland, as if to justify her constantly

reiterated tale of an unbroken bond of love between herself and her aunt. But there was a concrete excuse for her to honor the dead woman. Hetty had received one day just before the birth of her second child United States gold bonds with a par value of more than $600,000. Because of the premium on gold their market value at the time she received them was probably in the neighborhood of $660,000. Their price at that time was about 111. Before Mrs. Green returned to the United States in 1874 this value had risen to 122. This sudden addition to that part of her fortune over which she had absolute control was the result of the compromise of the suit to break the will of Sylvia Ann Howland. Those bonds, worth than more $600,000 at par, represented Hetty's share of the accumulation of income from the $2,500,000 estate during the five years of litigation. Thomas Mandell had invested the dividends, the rents, and the interest as shrewdly and as conservatively as if he had been guided by Hetty Green herself. Some of those government sixes he had bought for as little as 103 and thereafter all the manipulating of the gold market by Jay Gould, Colonel Jim Fisk, and others was as a lever to lift the value of that paper.

The settlement devised by the lawyers in America could not do more than quiet the title to the specific bequests of the various heirs who were represented. It could not, for example, quiet the storm that had been brewed in the brain of Sylvia Ann's niece. That storm was never quieted, and though it raged only within the skull of Hetty Green its blows were felt again and again by persons she disliked for so long as she lived. She never forgave an enemy, and the income portion which was turned over to her each year was, instead of balm, a sting in her wounds. She could not forget how much more she would have had if her aunt had died intestate.

Hetty's bill of complaint in the United States Circuit Court for the District of Massachusetts was dismissed November 14, 1868, when her son was just a few months old. That dismissal was based on a point of law. A Massa-

chusetts law restricts the right of a witness to testify for himself in an action involving a contract when one of the parties is dead. It had been Hetty's contention in her suit that she and her Aunt Sylvia Ann were parties to a contract to make mutual wills. Sylvia Ann was indisputably dead. The evidence of Hetty was, therefore, stricken out as to all transactions with, or statements by, her aunt. The court, having done this, was of the opinion that the remaining testimony was not sufficient to prove the alleged contract. Without Hetty's evidence no testimony existed that the second page ever formed part of the aunt's will; nor did there remain any evidence that Sylvia Ann ever had any knowledge of Hetty's will which was, after Sylvia Ann's death, produced from her trunk.

The main issue of fact raised in these years of litigation never was settled. This question was whether the signatures of the second pages were written by Miss Howland or whether they were forgeries. After the decision by Judge Nathan Clifford, Hetty's counsel filed notice of an appeal to the United States Supreme Court on December 17, 1868, but in 1870 this was withdrawn because the compromise had been arranged. Thereafter there was no dispute concerning the will of 1863—the last will—being the true will of Sylvia Ann Howland, but Hetty succeeded in raising other issues which tied the hands of the executor and the trustees until 1872.

By the terms of the compromise generous compensation for counsel on both sides and all other expenses of the trial were taken from the income which had been husbanded so carefully by Thomas Mandell as special administrator. Six per cent. interest was allowed to those who had been given legacies. These special legacies totaled $1,100,000. They were distributed pretty late for those like poor old Fally Brownell, Electa Montague, Pardon Gray, and some of the widows and spinsters whom Sylvia Ann had wished to provide for during the last years of their lives. Electa had been crippled by paralysis during those years, and could only make a cross,

as if she had been illiterate, at the bottom of the affidavits she dictated; a few of the others had died, and some, who lived, had almost given up hope when the money was finally paid into their hands. It was the balance of income that was apportioned to Hetty. The fat bundle of bonds was handed to William W. Crapo as her attorney. There must have been times later in Mr. Crapo's career when he wished devoutly that he never had entered into any dealings with this troublesome client.

When she was in possession of those bonds Mrs. Green promptly raised a question as to the meaning of the compromise agreement with respect to the distribution between principal and income of amounts paid for taxes and amounts received from special dividends. It was July 14, 1871, six years after the death of Miss Howland, before the residue of her estate was turned over to the trustees named in the will. Their first accounting, filed in 1872, showed a total of $1,350,084.70.

In the years to come that fortune which was to produce an average annual income of $65,000 for Hetty Green was viewed by her with fear as well as anger. She thought of it as a price on her head. The remaindermen, those numerous and ever-increasing descendants of her great-grandfather, Gideon Howland, Sr., who would inherit when she died, wished, too ardently, she thought, for her death. In after years when she visited any of her kinsfolk in New Bedford she went among them as cautiously as if she had been inveigled into the palace of one of the Borgias. At their tables she would confound them by producing a small spirit lamp and other objects from a paper bag. While they dined on food brought by their servants from the kitchen, their guest and cousin, Mrs. Hetty Green, would eat eggs boiled within the circle of her arms. As she ate these eggs with a spoon wiped on her petticoat she would excuse her odd behavior on the plea of a weak digestion, but even as she spoke of it her blue eyes would gleam with the light of mischief.

CHAPTER XX

Back to America

FABULOUS stories had been told in Bellows Falls about the rich wife of Edward Green. When it was reported early in 1874 that Mrs. Henry Atkinson Green, a widow since '63, was preparing for a visit from her son and his family the village seethed with gossip. The house in which the widow resided, a modest place in Henry Street, was a gift from this widely traveled and successful son. Since he had been in Manila he had sent her an annual allowance of money. Everyone in Bellows Falls felt that Mrs. Green had cause to be proud of her generous son and sympathized with her delightful anticipations of meeting for the first time her daughter-in-law and the two small grandchildren. Mary Cray, the Irish servant girl who was maid-of-all-work in old Mrs. Green's home, worked with a frenzy preparing the little house for its first inspection by the New Bedford heiress.

Green himself had become a legendary figure in his native heath, one calculated to inspire rebel feelings in all the young men and boys of the town who were dissatisfied with the pittances they received for their services in local stores, mills, and offices. It was useless for their elders to remind them sagely that rolling stones gathered no moss. What about this millionaire Green who had wandered to Boston, Manila, Hong Kong, New York, London, and all of Europe seeming to grow richer with each change of scene? Even the substantial business men of the town, the proprietors of the banks, the mercantile establishments, the hay, grain, and feed stores, the wagon works, and other money-producing enterprises were excited. Green, by this time fifty-three years old, had gone to school with many of them. They had

dared to call him by his first name the last time he had been in Bellows Falls. But now he was coming home after years of mingling with counts and dukes and barons and princes and, maybe, kings, with a wife born to riches. Even so, his old friends predicted, Ned Green would be the same jovial, free-spending, story-telling fellow they had always known; it was his high-toned wife with her foreign society airs who frightened them and their wives. Some of the wives, socially alert, went out of their way to bow politely to Old Lady Green. Mary Cray was not the only hired girl in the village who put in extra hours preparing for the arrival of Mr. and Mrs. Edward Henry Green and the Green children.

At last the great day came, and it was one that Mary Cray remembered always. Even after she had become mistress of her own household as the wife of P. B. Leen she would talk about her disappointment. She had prepared an elaborate dinner and had consented to wear a white starched apron during the serving of the meal. Then she opened the door to admit the visitors. Mary always insisted she had never had such a shock in her life. The rich wife of Mr. Edward, she said, was dressed in a fashion that was beneath Mary herself. Moreover, her face and hands were as dirty as those of her children, a condition that could not be blamed, in Mary's opinion, entirely on the cinders and soot of the railway journey from New York. Long after any who might have disputed her statement had passed away Mary Cray was still reciting anecdotes of that first day's disappointment. She was made so angry by some of the young matron's initial remarks about extravagance that she refused for a while to serve the splendid dinner and only consented at last because old Mrs. Green begged her to support her in her time of trial.

The Greens were a disappointment to all in Bellows Falls who had expected them to give the place an air it had not previously possessed. They had expected, no doubt, to see four-in-hand gilt coaches, flunkies in velvet-and-gold liveries.

Instead they saw the same bearded Ned Green they had always known since his first return from the Orient; a woman who took less pride in her appearance than did most of the women of Bellows Falls; and two children who showed no evidence of having been reared in luxury.

What seems to have prompted the return of the Green family to the United States was the financial panic of 1873, but some of Hetty's kin were mean enough to see in the lapse of seven years a connection with the Massachusetts statute of limitations. In the spring the stock market was unsettled by Congress's investigation of the Crédit Mobilier scandal in connection with the building of the Union Pacific Railroad, but the panic began in September of that year with the suspension of the great banking house of Jay Cooke & Company. Cooke, who had performed for the Union during the Civil War the same sort of service that Morris had given to the Colonists during the Revolution, was at the time of his failure the most influential banker in the United States. President Grant was his personal friend and, indeed, had been an overnight guest of the financier at his country home outside Philadelphia when this disaster occurred. Grant and Cooke were still at breakfast, we are informed by Oberholtzer in his biography, *Jay Cooke, Financier of the Civil War*, when disturbing news began to come into the mansion over a private telegraph wire from New York. Wall Street was just beginning its day's marketing when news was posted of the suspension of this great house.

On the floor of the Stock Exchange Western Union lost ten points in ten minutes; railroad share prices went down with even more speed than the rest of the list, for this failure was essentially a railroad matter. Primarily the trouble of Jay Cooke & Company was caused by his efforts to finance the construction of the Northern Pacific Railroad. When agents representing him abroad failed in negotiations for the sale of Northern Pacific bonds through European financial concerns, Jay Cooke advanced more and yet more money to

the builders of this road that was being extended through the Northwestern wilderness of the United States.

The next day the panic grew in intensity. With the opening of the Stock Exchange came news of the suspension of Fisk & Hatch. Their failure was ascribed to involvement with Collis P. Huntington's Central Pacific Railroad and the Chesapeake & Ohio Railroad. Twenty firms suspended in New York that day, and a dozen in Philadelphia. The third day brought only greater ruin.

Two national banks and two trust companies succumbed [says Oberholtzer in his account of Cooke's career]. The Lake Shore Railroad failed to pay a call loan of $1,750,000 and the Union Trust Company, allied to the Vanderbilt interests, closed its doors, after withstanding a prolonged run. The National Trust Company had $800,000 of government securities in its vaults, but not a dollar could be borrowed upon them, and it suspended payments. Suspicion was universal; rumor affected nearly everyone. A little after noon the officers of the Stock Exchange closed it, a device unheard of in its history. The step had been taken, said the Vice Chairman, when he was asked for an explanation, to save the entire Street from utter ruin. Business would not be resumed until the danger had passed. Western Union stock had been offered at 45 without meeting a bid, and the experience would not have been better at 25. The Exchange was like a madhouse, and the streets penetrating the financial district were crowded with distressed depositors of suspended houses, excited buyers and sellers of stock and a horde of people drawn thither by curiosity, including many roughs and sneak thieves, through all of whom teams were passed from time to time to keep the narrow ways open for public use. What took place here as the scenes changed from moment to moment and hour to hour, can be better imagined than described. It was Bedlam, the stabler elements in which at night were again transferred to the Fifth Avenue Hotel where President Grant, Secretary Richardson, and several other officers of the government secured apartments, summoning "Commodore" Vanderbilt and a score of men who held leading places in the financial and commercial community, while a host who had not been invited to the conference also came to add their wisdom to the general fund.

The prices of some of the leading stocks in the New York market had fallen $30 and $40 a share as may be seen by this table covering the fluctuations since the disturbance had begun:

	Sep. 4	Sep. 20
New York Central	$104\frac{7}{8}$	89
Rock Island	$108\frac{7}{8}$	86
Western Union	$92\frac{1}{2}$	$54\frac{1}{4}$
Wabash	$70\frac{1}{4}$	$42\frac{1}{2}$
Panama	$117\frac{3}{8}$	84
Central Pacific	$99\frac{5}{8}$	75
St. Paul	51	30
Hannibal and St. Joseph	48	19
Northwestern	63	40
Harlem	$130\frac{1}{4}$	100
Union Pacific	$26\frac{3}{4}$	18
Ohio and Mississippi	$38\frac{3}{4}$	$26\frac{1}{2}$

Railway bonds had of course suffered proportionate shrinkages. Stocks and bonds of uncompleted roads which were involved in the fate of the suspended houses had for the time being no quotable or salable value.

Hetty Green at this time was heavily interested in the Louisville & Nashville Railroad shares which had been bought for her by John J. Cisco. These shares suffered considerable depreciation. We know also that she had some money invested at the time in stock and bonds of the Rock Island, and there is reason to believe that she had stored in Cisco's vaults vast wealth in the form of those securities which were hard hit by the panic. Just how much she had at this time is problematical but there is excuse for believing that she had in the eight years since her father's death become sole mistress of a fortune as great as that which he had managed to accumulate in the years between 1833, when he married Uncle Gid Howland's daughter, and 1865, when he died. When death was staring him in the face Black Hawk had decided she was not fit to be executor or trustee of the estate he bequeathed to her, and yet her riches had grown at a pace that would have excited his admiration and his envy. Without counting the $4,000,000 of his estate, which produced for her under the administration of Barling and Davis a large annual revenue, and without counting the $1,300,000 residue of Sylvia Ann Howland's fortune, which

was contributing $65,000 a year to her store, she had command in 1873 of as much money as Black Hawk at his best. There is only one way to account for this: The credit belongs to Edward Henry Green. He was a shrewd, daring speculator, and as a financial preceptor he was well qualified to carry on the training of the amazing personality that had begun the study of trade while tagging at the heels of her father around the wharves of New Bedford. Green had a greater measure of his wife's confidence during the first fifteen years of their life together than any person she had ever known. She dealt with him in business matters as a queen might have dealt with a prime minister. She made him explain each transaction, required him to justify every investment, but almost invariably she followed his judgment.

Some time afterward it was revealed that Hetty had repeatedly cautioned John J. Cisco against confusing the financial identities of Mr. E. H. Green and Mrs. E. H. Green. She warned Cisco that her money was her own. Probably Green saw the letters, for he was treated at the New York offices of John J. Cisco & Son as if he had been a member of the firm. These things, of course, developed after the return from London when Green had settled his wife and children in his native village of Bellows Falls, shut in by green mountains and a long way from Wall Street.

They left London because of the panic, but whether they came home in a state of mind like that which afflicted the harassed victims who had been trading on margin or whether they came as bargain hunters remains a question. This much is certain: In succeeding panics Hetty Green was always amply prepared to buy when the market price of shares and bonds touched bottom. The cause of panics invariably was a lack of money and, from 1865 to the end of her days, she never lacked money. In Wall Street in her later years she was spoken of as a human cash register. Her own explanation of her method was this:

"I believe in getting in at the bottom and out at the top.

I like to buy railroad stock or mortgage bonds. When I see a good thing going cheap because nobody wants it, I buy a lot of it and tuck it away. Then when the time comes they have to hunt me up and pay me a good price for my holdings. I own a lot of city mortgages in crowded sections. They seem to me as good as anything.

"I don't much believe in stocks. I never buy industrials. Railroads and real estate are the things I like. Before deciding on an investment I seek out every kind of information about it. There is no great secret in fortune making. All you have to do is buy cheap and sell dear, act with thrift and shrewdness and be persistent."

She pursued that system of buying in every transaction in which she engaged, whether she was buying a mortgage, a peck of potatoes, a house, or a horse. In the spending of money she might have been compared to an athlete who never broke training. In Green she possessed a steward who did not charge for his services, who supplied her with food, shelter, and clothing as any husband is required to do. Consequently there was not the slightest drain on her fortune, so that it grew monstrously. Those who were in a position to observe the mistress of the fortune may have thought of it as a malignant growth because as it increased its proportions so did she increase in craft, in vindictiveness, in garrulity, and in her senseless fear of poverty.

The people of Bellows Falls had an opportunity to see Mrs. Green in action in a financial transaction soon after her arrival there on that first visit to the home of her husband's mother. A horse and rig of some kind were essential, and she was firm in her insistence that she was the one to make the purchase. In the near-by village of Saxton's River there was a carryall with fringed top for sale. The fringe was torn and chickens had been permitted to roost in the body, and not to its advantage. A horse, an elderly animal, was offered with the vehicle. The turnout, she decided, would serve her purpose admirably. The owner asked $200 and Mrs. Green, in her own mind, had concluded that $100 would be a fair

price, but she left the scene without comment. Then she spent several days in acquiring information, returned to the owner, and finally closed a deal with him whereby she bought the horse and carryall for $60.

"I went to a man who had a grudge against the owner," she boasted later to an acquaintance, "and I got him to tell me of every fault of the horse and rig. With the knowledge I gained from him I succeeded in depreciating the owner's opinion of his property until he let me have it for $40 less than I should have been willing to pay the first time I went to call on him."

Incidents of this sort, as they became the subject of gossip, were annoying to Green, but they were bitter humiliations for his mother. The elder Mrs. Green had been a prominent member of the community for many years. She had been born there in 1803, the eldest daughter of Nathaniel and Katherine Tucker. The Tuckers had owned the covered toll bridge that carried the turnpike across the Connecticut River into New Hampshire. Over this for considerably more than a hundred years passed the colorful pageant of New England traffic between Canada and Boston. The last of the Abenaqui tribe of Indians had walked through its shadowy, cavern-like passage over the rocky gorge of the river; four-horse stages had rumbled through on strict schedules during several generations. Early in its existence the bridge had come into the possession of old Mrs. Green's grandfather, a man named Geyer. The ownership of this bridge carried with it the same sort of importance that belonged to Old Man Van der Bilt by reason of his ownership of the Staten Island ferry. In his *History of the Town of Rockingham, Vermont,* including the villages of Bellows Falls, Saxton's River, Rockingham, Cambridgeport, and Bartonsville, Lyman Simpson Hayes has told many interesting things about the old bridge. A pertinent incident was one recited to him by Hetty's husband, who was a great-grandson of this same Geyer. It concerns the manner in which the property first came into the possession of the family of Hetty's mother-in-law.

Colonel Hale [Mr. Green is quoted in Hayes' *History of Rockingham*] although a man of some wealth during the most of his life became involved after building the bridge and was forced to mortgage it to a wealthy Englishman, Frederick W. Geyer, who had made a practice of spending his summers in what was known in later years as the "Tucker Mansion," at the East End of the bridge. Mr. Geyer's winter home, and office, was in Boston. He had for a long time coveted the ownership of the bridge as a good paying piece of property, but Mr. Hale held to it with an iron grip. The mortgage referred to being a time mortgage of the class that if not paid when due the bridge would pass to the ownership of the mortgagee, made it important that the amount should be paid before a certain day. Mr. Hale, after much effort, raised the amount in time to send to Boston to reach there the day before it should pass out of his hands.

He sent the money by a son, who went by stage, and in stopping at a hotel on the way he met his wife, from whom he had been separated some years before. At the hotel the old difficulties were discussed and satisfactorily adjusted, but in his renewed joys he became forgetful of his trust and delayed his trip till it was too late to reach Boston in time to pay the mortgage. He rushed into Mr. Geyer's office the day after it had become due, and was informed the money would not be accepted and that his father had lost the bridge through his delay.

Mr. Geyer, obtaining ownership in this manner, retained it until his death, which occurred about 1820. In the division of his estate the bridge fell to his daughter Anna, who had married Nathaniel Tucker.

Hetty knew about that transaction in the early history of the bridge and must have appreciated it. She may even have speculated as to how Geyer, this shrewd ancestor of her husband's, would have fared in a deal with her own great-grandfather, Isaac Howland, Jr. She was interested in the bridge because when she came to Bellows Falls to live her husband owned it. He had bought up the interests of the other heirs after his grandparents, Mr. and Mrs. Tucker, were buried. He retained it until 1880, so that during her first years in Bellows Falls when Hetty went for a drive she could cross toll free into New Hampshire. He sold it finally to get further means for speculating in New York markets.

Green's mother was proud of the bridge, proud of her son, and proud of all her family, but if we may believe her servant, Mary Cray, she was ashamed of the peculiar behavior of her daughter-in-law. Mary Cray always contended that the day of her mistress's death was hastened by chagrin. Mortification is not of itself a fatal affliction but surely when it is intense it can blot out the desire of an old woman to live. Green's mother was seventy-two when she was buried beside her ancestors in the family plot in the Episcopal churchyard in Bellows Falls. The year was 1875.

A witness much more fair to Hetty was Miss Agnes Elmendorf, Green's niece, one of twelve children of his sister Henrianna and the Reverend John J. Elmendorf, who had gone to preach in the Middle West, in Racine, Wisconsin, and Chicago. Agnes, the eldest daughter, was nineteen and a teacher in the primary department of the Bellows Falls school at the time the Greens came there in 1874. A poll of sentiment in the village at that time probably would have shown a unanimity of feeling that the ultra-rich Greens should do something for this niece. The villagers were so different, basically, from the rest of humanity. On the one hand they saw a poor, sweet-tempered, nice girl; on the other, an uncle and aunt well able, if they were so disposed, to do for the niece quite as much as was done for Cinderella by her fairy godmother. At the gatherings of the various auxiliary organizations of the churches of the town of Rockingham the ordinances of Christian charity were laid down with dogmatic clarity by women who were quite positive that, if they had as much money as Hetty Green, they would do something grand for Agnes Elmendorf.

"Blood," likely they would say, "is thicker than water."

In their own families these ladies, we may suppose, were privileged to exercise some restraint in disposing of their own and their husbands' funds as between their own children and those of less well-to-do kinsfolk. Everyone in the community knew that Green had been more than generous with his mother and with his sister and her large brood; but it was

not enough to please them. The villagers desired to see something dramatic, something magnificent, done for the young schoolteacher. They were disappointed.

Miss Elmendorf continued to teach school. She got on splendidly with her Aunt Hetty, however, and from her heard much that was fascinating about London and Paris and New York. She found her to be as companionable as did a number of other persons who were willing to regard Hetty Green's money as her own concern. Because Miss Elmendorf did respect that Bluebeard's closet in which her aunt stored her money, she was always treated by her in a kindly manner and she has never hesitated to say so. She had only one complaint. This had to do with Hetty's manner of disposing of the household furnishings of Miss Elmendorf's grandmother.

Mary Cray had helped Hetty to pack them up immediately after the funeral. The silver, the glass, the china, and other treasures of the home were packed away at once. The only act of discourtesy that Mary Cray could attribute to E. H. Green occurred then. At the first meal served in his mother's home after the funeral he started to drink from a cracked tumbler. Then he saw that kitchen knives and forks had been substituted for the fine things to which he was accustomed, and that all the dishes conformed to the kitchen and not the dining-room standard. He demanded a reason for this and Hetty explained that the other utensils were, in her opinion, too fine for ordinary use. Words failed Edward Green. Wrapping his hairy fingers tightly about the cracked tumbler, he drew back his long arm and hurled it. The vessel flew across the dining room and was shattered against the kitchen wall. Then he left the table.

Mary recalled another incident of the period which illuminates the principal maladjustment in the lives of this couple. Green traveled frequently between Bellows Falls and New York. Hetty would pack his bag for him, a service that in the years of his bachelorhood had been performed by a valet. On this occasion Hetty discovered after he left the

house that he had gone without a pair of trousers with which she felt he should be provided in case of rain. Mrs. Green chased her husband to the train with the trousers over her arm. Green thanked his wife and accepted the garment, but that night all of Bellows Falls knew that as the train crossed the trestle after leaving the station, Green had dropped the pants into the canal. It was a mild flare-up of that spirit which in an earlier day in New England had caused the Boston Tea Party.

At last Mary Cray and Hetty had a fight which could not be patched up and the servant left the house where she had worked so long. Before she went, though, she demanded that Hetty search her belongings so as to forestall any accusation that she had carried away things that did not belong to her. Mary had a tongue as sharp as that of Hetty and so bitter were the taunts of the Irish maid that Hetty refused to pay her the wages that were due. Mary finally collected them from Green, but she said he asked her not to reveal the settlement to his wife. Mary said the reason she determined to leave was that she was not given sufficient food so that she was obliged often to go to her own mother's home to satisfy her appetite. These and other morsels of gossip with which the curiosity of the villagers was fed at the time were afterward collected by Lyman Hayes, the town historian, and by him were filed as precious bits of Americana in the town records.

It was in 1876 that Miss Elmendorf became annoyed with her uncle's wife. The Greens were then preparing to move to New York for the winter and Hetty was planning to dispose of her mother-in-law's possessions. She had determined, she told Miss Elmendorf, that the best way was an auction sale and she asked the girl to serve as clerk at the auction. Shocked beyond words by what she regarded as callous and unsympathetic behavior, and knowing, too, how badly her mother in far-off Wisconsin would feel when she heard of the sale, Miss Elmendorf refused to have any part in the transaction. Nevertheless Hetty went ahead with her plan. In spite

of this there is reason to believe that Hetty had become attached to Bellows Falls and to the surrounding country. She was, of course, entirely familiar with the value of such property as her husband owned in the community. In fact, it was at this time that E. H. Green transferred to his wife several pieces of property which he had inherited from his mother. He still owned the toll bridge but the only other piece of real estate he retained in his own name was the family burying plot in the yard of Immanuel Episcopal Church, which his ancestors had helped to organize.

Several times in the course of their lives the Greens transferred back and forth, from one to the other, some of that Bellows Falls property. Just why is no longer clear, except in the final instance in 1885 after the Cisco failure. On that occasion, when Green was trying to make good a portion of the loss he had caused his wife, they both signed a deed whereby a piece of property was transferred into the estate of her father. Barling, the executor, was induced by Hetty to buy the property. The amount he paid went into that reservoir of wealth which was entirely her own. The house continued to produce a revenue that reached her, somewhat diminished, through Barling.

Miss Elmendorf, along with others in Bellows Falls, heard in after years that Green's financial troubles in 1885 were entirely due to Hetty Green. In Bellows Falls it was said that Hetty Green deliberately ruined her husband; that she "broke" him. Hetty herself enjoyed pretending that she had done so. She told some of her friends that he had disobeyed her by selling short shares of the Louisville & Nashville Railroad and that when she found he was on the bear side of the market she entered as a bull, buying Louisville & Nashville, until the price mounted to such a point that he could not hope to deliver. At other times Hetty found pleasure in telling how wicked men who had plundered her husband in Wall Street had been in turn plundered by her as a stroke of vengeance. With her complete understanding of the mechanism of trade she could weave such yarns out

of her fancy, seemingly on the spur of the moment. If she had told the truth she would have said, simply, that she had cast him off when he lost his money because he had dared to endanger her own fortune. As a matter of fact, his actions were responsible for one of the greatest frights she ever suffered, a fearful forty-eight hours when other hands had control of that wealth which she valued even above her life.

Just before this happened she had another cause for alarm. This was the result of a seemingly trivial injury suffered by her son Ned.

CHAPTER XXI

Bellows Falls

THE storekeepers in Bellows Falls had learned that Mrs. Hetty Green spent her money as cautiously as if she were poor. Some merchants tried consistently to make an extra profit out of transactions with her. Doctors who were consulted by the rich Mrs. Green assumed she ought to pay more for their advice and pills than they dared charge less affluent patients. Lawyers seemed to imagine that an hour of their time given to Mrs. Green was worth more than an hour given to anyone else. Washerwomen who were fairly content with a day's pay for a day's work over the tubs of any other villager grew indignant, even hysterical, when Mrs. Green offered them the going rate of compensation. Worst of all were the tax assessors. None of these people understood that Mrs. Green had been contending with this problem for years. They could not know that she saw in such attempts the pattern of a conspiracy to prove she was not a proper custodian of the Howland wealth. In self-defense, as the years swept by, she invented a variety of tricks for defeating their schemes. Unhappily, in resisting the impositions of the greedy, she became in time suspicious of all with whom she dealt. "In God We Trust" was graven on the coins she spent reluctantly, but in her sight a more suitable motto would have been "Caveat Emptor."

Miss O'Brien, a Bellows Falls friend, was sometimes requested by Hetty to do her marketing. She explained that everyone tried to overcharge her. In later years she often persuaded persons she trusted to make small purchases for her. Once when Miss O'Brien was going to New York for some medical attention Hetty advised her to wear her shabbiest clothing.

"You will get the same treatment," she said, "but it will cost you less."

Doctors and lawyers were, in Hetty's opinion, the worst, the most persistent violators of the sanctity of her pocketbook. There is excuse, too, for believing that she was justified in supposing that doctors and lawyers asked heavier than ordinary fees of rich persons. In recent years some physicians and, notably, certain surgeons, have adopted the custom of fixing fees in direct ratio to the patient's income. For an operation in one of the most celebrated private hospitals of the country the charge is ten per cent.—so it is widely believed—of the income of the person from whom the appendix is abstracted. This custom is based on a theory that has much in common with Robin Hood's philosophy that the rich will not miss it and the poor will appreciate it. Against this idea Hetty was always a rebel. Yet, in spite of some annoyances, Mr. and Mrs. Green were agreed that Bellows Falls was an excellent place for their children. Living there was inexpensive and simple. Hetty had formed an intimate friendship with two families of consequence, the Williamses and the Bancrofts, and she was interested, as well, in several poor families. These people were truculent toward the village gossips who professed to see even in decent, kindly actions of Mrs. Green some reflection of her queer prejudices. When she told a Bellows Falls milliner, about to make her first visit to New York, of a place in Washington Square where she could get a plate of soup "good and thick on the bottom" this kindly advice was soured into another of the anecdotes of her closeness, which were being constantly repeated about her. When she told the milliner that this same restaurant would serve her "well-cooked oatmeal with real milk" for ten cents, the milliner detected none of the kindliness in the advice; she saw only the absurdity of the contrast between the spending habits and the income of Mrs. Green. It would have been difficult for anyone, no matter how gifted with insight, to perceive generosity in the giving of anything so free as advice. Probably it occurred to only a very few of

them that Hetty, in giving such advice, was trying in a decent, neighborly fashion to show them how to avoid extravagance in a big city noted for reckless behavior with money.

The villagers talked about Mrs. Green so much that when little Sylvia Green, a child of eleven, appeared on the streets with wads of cotton stuffed into her ears someone started the story that she did this to avoid hearing unpleasant gossip. The truth was, however, that the girl had running ears and the cotton was the visible evidence of her mother's care. It was at this time that Ned, a boy of fourteen, was injured. He had been coasting on his sled on one of the steep hills in the neighborhood. His knee cap was dislocated. The boy suffered excruciating pain. His cries were as stab wounds to his mother.

Hetty Green gave ample proof in her lifetime that she loved this son. She did everything in her power for his relief, except the one thing that her strange enchantment would not let her do. She could not spend money. She applied a poultice to the injured leg, and when he continued to suffer she sat up with him, walked the floor with him in her arms. Finally she brought him to New York. Some twelve years later, when she had come to believe that the injury was caused by an assassin who had thrown the boy over a fence as an act of revenge against the mother, the New York newspapers revealed publicly the manner in which she had obtained medical treatment for her son.

A woman, in the guise and apparel of a beggar, with a small boy, entered the office of Dr. Lewis A. Sayre. She asked to have her son's knee treated.

He had bruised it [read one of these newspaper versions] sliding down hill two or three years before and she had made various applications to it to heal it. The last one was hot sand, and the sand had caused the flesh to slough off. As an act of humanity, Dr. Sayre took the boy to Bellevue Hospital as a charity patient. The sorry condition of the knee made the case an interesting one for demonstrating purposes, and Dr. Sayre delivered a lecture on it to the medical students. This was with the consent of the boy's

mother, who came the second time with the boy's father. Dr. Sayre took the father for an employer of the mother. "Five dollars, more or less, would have bought the clothes of the lot," said he, in speaking of it.

A few days later Dr. Sayre learned that his charity callers were Mrs. Hetty Green, her son, and her husband. He refused to have any more to do with the case unless Mrs. Green paid in advance, the requirement of advanced payment being to insure proper care for the boy. If the woman who had allowed her boy's knee to drag along in that way for several years were allowed to pay as she called, the doctor argued, she would call only when she thought the knee needed attention. If, on the other hand, she paid first, she would be sure to bring the boy as often as she was told to do so.

Mrs. Green left the office without paying and the boy did not return to Bellevue. Dr. Sayre has not seen her since. He says all that the knee needed at that time was proper care and it would have come out all right.

It was unfair to charge that Mrs. Green had neglected her son's leg. All the evidence seems to indicate that she worried over his injury until she was almost made sick. If she did not return to Dr. Sayre and Bellevue this might have been because she was dissatisfied with the treatment. She consulted many physicians, among them a famous orthopedic specialist of Baltimore, Dr. McLean. For a time, in order to be near him, Mrs. Green lived in Baltimore with her boy. They boarded in a house in McCullough Street and the sight of a middle-aged woman carrying in her arms a heavy, crippled, half-grown boy wrapped in a blanket sometimes aroused the pity of other street-car passengers who saw them. Sometimes Mrs. Green was assisted by a servant who accompanied her from the boarding house to the doctor's office. The leg was amputated in a New York boarding house in 1887, about five years after the accident, by a distinguished New York surgeon, Dr. McBurney.

Once, in later years, when Ned Green had become a railroad president in Texas, he discussed with a friend the necessity which caused him to wear an artificial limb. He said that amputation had been made necessary by a further injury suffered in an accident on a hand car.

THE ROUND HILLS FARM

Here, where her kin had lived from the days when Massachusetts was a British colony, Hetty spent all her summers until, at 29, a quarrel resulted in her banishment.

will found after my death — I wish her to
show this will, made, when I am in good health
for me, and my old torn will made on the Fourth of
March in the Year of Our Lord One Thousand and Eight
hundred and fifty, to show also as proof that it has
been my life time, wish for her to have my property
I therefore give my property to my niece so freely
as my Father gave it to me — I have promised
him one, and my sister a number of times to
give it to her, all excepting about one hundred
thousand dollars in presents to my friends and
relations —

In witness whereof I have set hereto
my hand and seal this eleventh of
January in the Year of Our Lord One Thousand
Eight hundred and Sixty two — —

Sylvia Ann Howland

THE DISPUTED SIGNATURE

This is a portion of the amazing document, admittedly in the handwriting of Hetty, which she offered as evidence in an effort to break the will of her rich aunt, Sylvia Ann Howland.

Mrs. Green told her friend, Mrs. Ogden of Texas, that the decision as to whether his leg should be amputated was postponed until he was old enough to determine the matter for himself.

Hetty's reluctance to spend money for medical attention was just as profound when she herself was ill. Although she professed to have considerable nursing skill and some curative powers, there were times in her life when she was forced to go to a physician for medical advice. Even at such times, though, she withstood the temptation to walk into their offices as ordinary patients did. It was her custom to waylay the doctors on the street and engage them in conversation. By chicaneries she would attempt to extort from them a bit of free service. Sometimes she would say she wanted the information for a fictitious poor family in which she pretended to be interested. She would try this same trick on lawyers.

"She was a damned nuisance," said F. B. Pingree, a lawyer of Bellows Falls. "There was a long period during which she called at my office every day, ostensibly to gossip, but with the real purpose of getting free advice. Once she gave me a rent bill to collect from a man who hired the use of her barn. I got after him and he settled, but she would never pay me." Mr. Pingree finally had to ask her not to come to his office.

The evidence that she would do this sort of thing seems overwhelming, for she was accused of the practice in such widely separated places as New Bedford, Bellows Falls, New York, and Chicago. She was sued repeatedly by lawyers. Some of them may, as she contended, have tried to take advantage of her because she was rich, but it is difficult to believe that doctors were invariably inclined to overcharge her. There is no doubt that her hatred of Dr. Gordon had something to do with her state of mind regarding doctors. She held him to be the chief conspirator responsible for Sylvia Ann Howland's will, and was exultant when she learned that he had lost, through an unfortunate investment in a quarry enterprise, all of the money he had inherited from her aunt. There can be no doubt, either, as to the genuine fears she

entertained of being poisoned. Even so, there is only one way to account for the fact that she sought time after time to get free medical service at various clinics. She did this because it was free.

Once in Hoboken she registered under a false name at a public dispensary, but was recognized and exposed in the newspapers. She did this at a time when her income was more than five thousand dollars a day, but the embarrassment caused by the publicity she received was not sufficient to curb her habit.

Dr. James H. Burtenshaw, chairman of the committee to prevent medical charity abuses of the New York County Medical Society, denounced her one night in 1898 at a banquet of that organization held in the Marlborough Hotel. He was speaking in favor of a bill, at that time before the legislature, designed to prevent such impositions as he charged to Mrs. Green.

"It is a notorious piece of gossip," said Dr. Burtenshaw, "that the richest woman of this country was once a patient at a charitable dispensary in this city. Yes, I refer to Mrs. Hetty Green. That woman worked upon the sympathies of the attending physician to such an extent that out of sheer pity he admitted her to his private office.

"This woman, who had represented herself as poor, accepted the kind offer and for nearly two months she visited the office of the physician where he gave her the best of treatment free of charge. One day a brother physician called at my friend's office. He saw Mrs. Green in the waiting room. The woman was poorly dressed. The physician, however, knew Mrs. Green. He recognized her under her disguise and congratulated the physician upon having so distinguished a patient. At first she denied that she was Mrs. Green but (eventually) she acknowledged her identity. Then he sent her a bill for six hundred dollars and Mrs. Green, of course, had to pay."

This story was reprinted in a newspaper in Bellows Falls and Hetty, when asked for a statement, said it was all a lie.

Dr. Burtenshaw repeated his statement again and again and her behavior was cited to members of the legislature as an instance of the need of the medical profession for a law that would shield their charitable intentions from imposition.

Hetty confessed to a friend in Bellows Falls on one occasion that she had gone to a medical clinic under an assumed name. She attempted to justify this action, however, by saying that she feared to reveal her identity because of the possibility that the doctors would seek to exaggerate the nature of her illness as an excuse for sending her a large bill. She said that when her identity was discovered she received a bill from those in charge of the clinic for forty dollars.

"This was a fair price," she said, "and I paid it."

But whether doctor or lawyer, there is no doubt that any professional man who received a visit from a shabby old woman who introduced herself as Mrs. Hetty Green was at once infused with hope of rich rewards. With the richest woman in the country sitting in his office as a patient or as a client, what doctor or lawyer of to-day could keep from thinking of her as a heaven-sent visitor? Perhaps Mrs. Green was capitalizing this inevitable reaction, for there is no room to doubt that she changed her lawyers more often than she changed her garments. She seemed to take a wicked delight in shattering their dreams of sudden riches, for, as she often said, she hated lawyers. She hated them but she loved to use them.

CHAPTER XXII

Mrs. Green drops her pilot

It was a series of unwise speculations that cost E. H. Green his fortune and the confidence of his wife. For fifteen years their marriage had been as satisfactory a contract as any by which Hetty bound herself in the course of her life. During this time she had taken his advice on investments and he, in turn, had striven to make his ways conform to her notions of living. But when he became insolvent and borrowed against her fortune, in defiance of her warning, she refused to live with him. These were wretched years for Hetty Green. She lost her husband and she nearly lost her son.

There is no doubt that he tried to get along with her, and she with him. Green had even begun to show symptoms of a change in his former ways of free spending. We can see a trace of this on the occasion of their first visit to Chicago as a family group. This was soon after their return to America.

Peabody-Hotaling had been her father's agents in Chicago and they became her agents. However, in 1877 she had grown dissatisfied with them and so Mr. and Mrs. Green and the children went to Chicago to arrange a transfer of this business, dealing almost exclusively with real estate and real-estate loans, to Chandler & Company.

Livery stables were ranged along the lake front in that day, their flies and odors dominating the road that has become Michigan Avenue. The Greens put up at the Matteson House, which then stood at the corner of Wabash Avenue and what is now Jackson Boulevard. An outraged landlord was beaten down in price for the cheapest room in his house. He supposed these guests were poor folks, judging from their dress; and then he overheard Mr. Green haggling with the

clerk of the cigar counter. Mr. Green wanted ten-cent cigars but he wanted them at a price of three for a quarter. Rather than see the business go elsewhere, the clerk made this concession. In 1877, anyone who paid ten cents for one cigar was extravagant. Holding to that view, Hetty was only one of a majority.

It was winter when the Greens arrived and the children had as playthings a sled—a disastrous toy, later events proved—and a live chicken. This pet, we may suppose, was *persona grata* because from time to time it grew tired of being mauled by its young master and sulked under a bed until, in obedience to a natural instinct, it had laid an egg. It obeyed also certain other impulses so that the hotel servants grew resentful. Returning to their room after an absence, the Greens discovered that the pet was stiffened in death. Its neck had been wrung. The family promptly checked out, and in the papers next day it was reported they had gone to St. Louis. The item which conveyed this bit of intelligence to the readers also told of the landlord's amazement when a caller who came to see his strange, shabby guests proved to be one of Chicago's first citizens, Potter Palmer.

On subsequent visits the family stopped at Potter Palmer's hotel, the old Palmer House, which resembled in its ugly magnificence the Langham in London. Mrs. Green had heard that the floor of the bar and the barber shop were paved with silver dollars. Her husband was able to report to her that this was an exaggeration. No coin was closer to its neighbor than a foot. A dollar had been cemented into the floor at the corners of the white marble flagging. With an expenditure of some hundreds of dollars the astute Mr. Palmer had gained uncounted thousands of dollars' worth of advertising. Nevertheless, it seemed to be the most sinful kind of extravagance. It had an intoxicating effect upon Hetty. When the management complained that her little son had wrought considerable damage in a pillow fight, she said she would pay for all the pillows he destroyed. She said he needed exercise.

Chandler & Company, at this time made custodian of funds payable to Mrs. Green in Chicago, was directed by an old friend of Mr. Green's, Peyton R. Chandler, a native of Vermont. For a while he had been a general storekeeper in Putney, but in 1849 he had become superintendent of the new railroad that had been built between Bellows Falls and Brattleboro. He had taken a room in the Island House in Bellows Falls and became a friend of old Henry Atkinson Green and afterward met the son when he returned from the Orient.

In 1877, when Edward H. Green brought his wife and his wife's business to the Chandlers, old Peyton had as a partner his son, Frank, then thirty-seven years old. Concerning Hetty's life and adventures in Chicago he is, perhaps, the best living witness. He remembers her idiosyncrasies with affectionate sympathy. For twenty years Hetty's debtors in the vicinity of Chicago paid their obligations to her at the offices of Chandler & Company. She had great confidence in Peyton Chandler, somewhat less in Frank Chandler. Sometimes the elder Chandler went to San Francisco for her on confidential missions, and once she sent him to New Bedford.

In the next few years the Greens appeared often in Chicago. They were traveling in luxury! It was almost as if Hetty had discovered the existence of a kind of currency that she could spend without pain. She traveled in a private railway car that came to her as a sort of extra dividend on her common stock of the Louisville & Nashville Railroad. Her husband had been made an official of the line. The car was a perquisite of his office. Miss Elmendorf, Green's niece, remembers that kinsfolk of the Greens, going in the direction in which they were traveling, were sometimes invited to make the journey in style.

Although Hetty has left in friends' minds an impression that she acquired a large interest in the road while she was abroad, her name does not appear in the records of the annual meetings until 1879. In October of that year Green

voted proxies for about 29,000 shares of 90,605 shares then outstanding. It was at this time he became a director, and two months later he was appointed second vice president, and then, two and a half months later, he became first vice president. From March until December, 1880, he continued in that office. Then he became president. President Green of the Louisville & Nashville Railroad; the wife of the president of the Louisville & Nashville Railroad—these were fine titles that opened doors and caused hats to be lifted that might have remained fixed in the presence of ordinary Mr. and Mrs. Green, however rich they were. President Green had good jobs to dispose of. But all this glory passed like the flashing of a meteor. After three months, President Green was succeeded by C. C. Baldwin. Histories have been written concerning changes in dynasties that did not affect so many lives nor control so much wealth as was represented by the Louisville & Nashville Railroad, but this is forgotten history and there are no voices now to say if Green was deposed by his wife or by powerful supporters of that President Baldwin who came into power after him.

After 1879 stock increases were voted and in 1881 Green, still a director, voted proxies for 95,000 shares, most of which were owned, presumably, by his wife. In 1883 he voted for 68,000 shares, but in the year following he voted only 100 shares. In 1885 he was replaced by another on the board of directors, but by that time he was barely on speaking terms with his wife.

The Louisville & Nashville had a history as a payer of dividends that must have impressed Mrs. Green. It was incorporated in 1850 and the first through train from Louisville to Nashville was operated in 1859. It carried as passengers some of the fine gentlemen who had never before made the journey except by means of horses. Those who did not carry pistols snuggled into their armpits had bowie knives sheathed inside their trouser bands. This was why so many of them habitually carried their right hands tucked pompously into the breast of their frock coats. Practically all of them rode on

passes. Only persons of little consequence paid their way on such occasions.

Originally the stock was held largely by persons in Kentucky and Tennessee, but blocks of it had been sold in London. Then came the Civil War and the steel rails of this enterprise assumed considerable military significance. Southern forces seized as much of the road as they could use. In Kentucky the Union Army took possession of the lines in that state. The freight depots were crowded with utensils of war. Its wood-burning engines snorted back and forth, hauling cars loaded with soldiers from Ohio, Michigan, Indiana, Illinois, and Wisconsin. There were other trainloads of wounded men, of horses, mules, fodder, pork, blankets, and gunpowder. Generals in blue uniforms were autocrats whose whims, fears of rebel raiders, and other anxieties were translated into orders for train movements. All train movements produced revenue for the Louisville & Nashville. During the Civil War its earnings were fat. In time these became dividends, some of which were received after 1867 by John J. Cisco & Son for the account of Mrs. E. H. Green.

In 1879 the road possessed 973 miles of track and had established headquarters in a big new office building at Second and Main streets in Louisville. That was the year Green became a director, and during the following sixteen months, while he was second vice president, first vice president, and president, the mileage of the road was more than doubled. By purchase and by lease, 1,206 additional miles of railroad and much equipment were added to the system. Green had ambitions like those of Gould and Collis P. Huntington. But he was not a railroad man and when he had been deposed he was soon forgotten by those who continued to manage the system and make it pay dividends.

Green's real interest was the stock market.

"He was a good operator, but several times he overextended himself," commented a broker who knew him at the height of his career as a speculator in Wall Street. This man was Charles Kelley who, in 1928, was still an active

member of the New Bedford brokerage firm of Sanford & Kelley. "Even after Green had lost his own fortune, credit was extended to him in Wall Street on the strength of his wife's fortune. Hetty went in and saved him three or four times. Generally it was merely a matter of waiting for bears to get through with their raiding. She would lecture him about the chances he was taking, but time after time the turn in the market confirmed his judgment. He disobeyed her once too often, though, and she got rid of him."

We have Hetty's own word for it that she began to look into her husband's administration of her affairs in 1882. The manner of her statement and other circumstances suggest that she had in that year become suspicious of her husband's method of financing his market operations. This was within a short time after he ceased to have an important rôle in the management of the Louisville & Nashville Railroad; but the rupture did not occur until several years later.

In an earlier chapter we have told how she precipitated the suspension of the banking house of John J. Cisco & Son in 1885 by insisting upon the immediate transfer to the Chemical National Bank of her deposit of $556,581.33. When the firm was persuaded that she would not be baulked in her design they made an assignment, timing their action so that it would not have any influence on the stock market that day. By the following morning the danger of a panic was averted through an announcement from the office of Jay Gould that he believed the Cisco affair to be limited and would buy stock at any decline.

Altogether the negotiations with Mrs. Green lasted about two weeks, and during this time Lewis May, who had been appointed assignee of the suspended banking house, was being advised by a firm of shrewd lawyers, Dos Passos Brothers. Several years afterward he publicly gave them credit for the success which had attended his effort to force Mrs. Green to pay her husband's debt.

About nine months before the failure, old John J. Cisco had died. In him Mrs. Green had had great confidence, a feeling

inspired years before by her father. The extent of this trust may be measured by the fact that she had deposited with the house for safe keeping $25,000,000 worth of stocks, bonds, and mortgages. This paper, and certain other valuables of Mrs. Green that the bank kept for her, occupied space in their vaults which to-day would be charged for by any New York bank at the rate of several thousand dollars annually.

In the twenty years since the death of her father she had been constantly adding to that chief reservoir of her wealth. On one occasion she had dismounted from a Broadway stage in front of the bank, which was in No. 59 Wall Street, with a bulky parcel under her arm. Mr. Cisco was looking out of his window at the time. A few minutes afterward, when she entered the bank, he learned that the bundle she carried contained $200,000 in negotiable bonds which she wished to have added to the rest of her treasure. Mr. Cisco then chided this daughter of his old friend Robinson, telling her it was risky to ride on such an errand in a public stage.

"You should have taken a carriage," he said.

"A carriage, indeed!" retorted Mrs. Green. "Perhaps you can afford to ride in a carriage—I cannot."

After Cisco's death the business was carried on by his son, young John A. Cisco, and an older man, Frederick W. Foote, who had put up his Wall Street experience against $300,000 in cash belonging to the young man. E. H. Green not only kept an open brokerage account with the firm, but conducted some of his market operations with them on a partnership basis, in which the profits were to be divided evenly; but there were no profits, only losses. It was reported after the failure, in newspaper articles, that Green had lost in a variety of transactions but that his heaviest loss was due to participation with James R. Keene in an opium pool which was said to have cost those engaged in it $2,000,000.

Hetty certainly had no intention of paying her husband's debt when she left Bellows Falls to come to New York, after getting word of the Cisco failure. Her purpose was to remove to a more secure treasure vault all of that constantly

growing wealth which the bank had been safeguarding free of charge since the death of her father. Somehow, in a manner never entirely revealed, Mr. May succeeded in frightening her. His capable assistants in this maneuver were the attorneys John R. and Benjamin Franklin Dos Passos. These two sharp-witted lawyers convinced Mrs. Green that her marriage contract made her entire fortune subject to the debts of her husband.

The speculations in which Green was involved at the time had also caught the fancy of young Cisco and Foote. The three men were partners in some of the very transactions that had made the bank insolvent. It is credible that May and the Dos Passos brothers persuaded Hetty that she was in danger of being sued by all of the depositors of the bank. At the time of the failure Green owed the bank $702,159.04. In wiping out this obligation Mrs. Greer gave May a check for $422,143.22, receiving in return the collateral which he had deposited with the bank to cover his trading account. Her check represented the market value of the collateral. In order to wipe out the balance of the debt, she gave May a receipt for $280,015.87 of the money she had on deposit in the Cisco bank. This sum represents the precise amount she lost on her husband's last speculative adventure. Out of her remaining funds on deposit, $276,566.46 ($556,581.33 less $280,015.87), she recovered eventually about seventy-five cents on the dollar, but this loss could not, by a fair-minded person, be attributed to Green. Mrs. Green, however, was not exactly fair-minded.

What she sought for several years thereafter was vengeance on Lewis May. A few months after she had paid Green's debt May made some statements in court that humiliated her deeply. He let it be known that Mrs. Green had been tricked into paying her husband's losses when the claim against her was of doubtful validity. One of the Cisco creditors, a man named John Downey, had brought suit against Assignee May, charging him with extravagance in his handling of the assets of the suspended bank. The Supreme Court appointed

a referee to conduct the hearings. The referee was an attorney named William S. Keiley. Downey's charges were naturally interesting to all of the bank's creditors. Many of them attended the hearings and, although Hetty was notified, she ignored the proceedings, except as she read about them in the newspapers.

One day she read some references to herself.

"You say you had a claim against Mrs. Green?" May had been asked by the creditor's counsel.

"We had a claim against Mr. E. H. Green. He was the husband of Mrs. Green and he was insolvent."

"Then what did you do with respect to Mrs. Green?"

"Well," replied Mr. May, boastfully we must believe, "through the advice, through the aid and through the very successful work of my counsel, we finally recovered—from Mrs. Green—payment. Green was not solvent. You couldn't ever make a dollar out of Mr. Green."

"You succeeded in obtaining from Mrs. Green the payment of Mr. Green's account?"

"I did, and in full."

One of the accusations of extravagance was based on a fee of $9,000 that May had paid to Dos Passos Brothers for their aid in dealing with Mrs. Green.

The assignee was asked:

"What was the nature of the services they [Dos Passos Brothers] rendered in that matter?"

"I think," explained May, "that lasted at least two weeks, daily interviews and consultations and work with Mrs. Green and myself and Mr. Foote and everybody else concerned in it—Mr. Green [also]."

May was then asked by his own counsel if he thought the advice and support he had received from Dos Passos Brothers in the transaction with Mrs. Green was worth a fee of $9,000.

"I thought," he said, "that it was one of the greatest things ever accomplished in the city of New York, and I was daily complimented for it."

He acknowledged that the claim against Mrs. Green was one that was hardly likely to have stood the test of law.

If Mr. May was well pleased with himself then it was because he did not know Hetty Green. She bided her time, and long after dismissal of the creditor's suit brought against him by Downey, she brought suit. She did not do this until William S. Keiley had examined the accounts of Mr. May and was ready to pronounce them correct to the Supreme Court which had appointed him referee in the matter. The creditors, some of them having no other money than that which had been in the suspended bank, were anticipating the payment of the seventy-five per cent. dividend and Mr. May was anxious to be relieved of his responsibilities and collect his emoluments when Hetty stepped in and prevented a settlement.

Hetty's objections were filed January 14, 1887, and until midsummer of 1888 she kept Mr. May in a constant state of indignation. She charged him with having collected illegal commissions and other kinds of fraudulent behavior. She objected that he had paid Dos Passos Brothers too much when he gave them $27,000 for their services. She said the dividend to be paid to the depositors and other creditors of John J. Cisco & Son would have been more than seventy-five per cent. if Mr. May had been less extravagant. In order to get the case reopened she had to promise to pay the cost of the proceedings if she failed to establish her contentions. She did fail, and had to pay between $10,000 and $15,000, but she had a thoroughly good time, judging from the newspaper accounts of the proceedings and from specimens of dialogue taken from the stenographer's minutes.

The hearings were held in the offices of Mr. Keiley, the referee, and Hetty dominated them. Again and again her lawyer sat down, blushing, while she conducted the examination of some poor witness.

"May I ask a few questions?" she began the time young Cisco testified. Then, without waiting for permission, she proceeded:

"When your father was writing to me, did he ever say to you that he was writing me? Here are these letters where he says none of my money will be used in anything. Yet Mr. Green was using it all the time. And then when you thought I had begun to look into my affairs in 1882, you sent a man to Bellows Falls to walk around so as to scare me so I wouldn't be able to drive out. Then did you think, when you had a sham failure and a sham assignment and a sham lawsuit——"

"Mrs. Green!" It was her own lawyer trying to silence her.

Apparently the opposing lawyers believed that Hetty's tirades were the best kind of a defense, for we learn from the minutes that one of them objected to this interruption of Mrs. Green by her embarrassed lawyer.

"When you," continued Hetty to young Cisco, "and Foote [his partner] rode up together, according to your own testimony, and got Dos Passos to make an attack on me the next day, didn't you expect to put me out of the way as they did my father? Did you think I had a tendency to heart disease, and you would put me out of the way and get all of the money?"

There were now desperate efforts, quite unsuccessful, to stop her speech. The referee and all the lawyers shouted objections, but Mrs. Green's voice could be heard above their protests.

"I am only asking him if this was a nice little game because the people in the country said my life wasn't worth it. I only want to give him an idea of that."

So she went, on and on, striving with innuendoes to destroy whatever of complacency was left to them. Finally all of these vague charges were withdrawn in a letter which her lawyer, Nelson Smith, wrote to Mr. Keiley the referee. This letter exonerated Mr. May from the charge of extravagance, and in a new report the referee informed the court that Mr. May, as assignee in the Cisco failure, had properly received $3,109,315.43, that he had properly paid out $3,053,861.69, and that he had on hand $41,986.97.

Two things stand out in the complete record of her abusive talk in that proceeding before Mr. Keiley. One is that she believed Collis P. Huntington was responsible for the wrecking of the Cisco bank. He controlled the Houston & Texas Central Railroad and the failure of this line to pay interest on a bond issue had seriously embarrassed the bank. Some of these bonds were among its assets. When the market value of these dropped suddenly and swiftly the bank's position became unsound. Hetty's demand for her deposit was merely the last straw in a load of misfortunes. Ever afterward Hetty Green hated Collis P. Huntington. In her mind he was associated with those conspirators who were, we learn authoritatively from this record, beginning to haunt her mind and govern her actions. She believed her father had been strangled to death in his bed by assassins. She believed Sylvia Ann Howland had been poisoned by assassins. She believed that each unfortunate experience that came to her was the work of conspirators. When her son Ned was hurt she believed only for a short time the rational explanation of his accident. After that she grouped this with all the other shadowy plots and counterplots that marred her mind; and as her fears increased, her clutch on her money tightened.

Poor old Green was forced to sell his barouche and two fine horses that he had acquired during his reign over the Louisville & Nashville. In place of these the family kept in Bellows Falls a decrepit horse named David.

"David," said Hetty's friend, Mrs. Herbert P. Bancroft, "was a Bellows Falls character. I always remember how Mr. Green, who was a very large man, looked on the front seat of their carriage."

Mr. Green had in the old Tucker mansion in Bellows Falls a bed built to his order that was seven feet in length, but the carriage had not been designed for his huge proportions. If he sat upright, his hat pressed against the top, and what he saw of David was a foreshortened view; what the villagers saw was comical, or pathetic, depending on their understanding.

The recollections about the deliberate old horse David serve to establish that Green was not dismissed from his fireside immediately after the Cisco collapse. Hetty sometimes referred to him in the hearings before Referee Keiley.

"My husband," she remarked there one time, "is of no use to me at all. I wish I did not have him. He is a burden to me." He was by that time sixty-seven years old and, according to the belief of his former associates, he was penniless. Somehow it became current gossip that Hetty had placed him on an allowance of one dollar a day. This was an exaggeration because, when he died, there was left a small estate.

In New York he sat in one of the Fifth Avenue windows of his club by day. Sometimes his wife would walk past and catch his eye. Then he would leave the club and join her for a renewed discussion of the many things that had tended to make them both unhappy. At night he would go to a room that he had engaged. Hetty shifted her own lodgings frequently, and gradually Wall Street began to think of her as a widow. She had developed respect for Russell Sage. She often said that Sage was "the only sensible man she knew."

EDWARD HENRY GREEN

Mrs. Green's husband, the Vermont Yankee who increased her fortune by shrewd management.

COL. EDWARD HOWLAND ROBINSON GREEN

Mrs. Green's son, who inherited half of her possessions.

THE PAPAL COUNTESS ANNIE LEARY

The closest woman friend of Mrs. Green, this rich and socially secure spinster was noted in New York for her charities and extravagant entertainments.

CHAPTER XXIII

Hetty sees another judge

I HAD rather," said Hetty Green one time, "that my daughter should be burned at the stake than to have her suffer what I have gone through with lawyers."

Most of the persons she regarded as enemies were lawyers. As she grew older she saw her past as a phantasmagoria of scheming lawyers, venal judges, perjurious witnesses, and corrupt jurymen. Although she was addicted to litigation as some persons are enslaved to the use of a narcotic drug, Hetty, when a decision in court went against her interests, never could be induced to believe that the case had been decided upon its merits. She professed to believe when she had such experiences that she had lost because she had failed to retain lawyers who were, as she expressed it, "in cahoots with the judge." She was superlatively vindictive so that, long after the cases in which they had ruled against her had been forgotten by the judges, Hetty was often to be observed contemplating reprisal. She did succeed in driving one judge from the bench where he had offended her.

In spite of the failure of her effort to influence Judge Edmund Bennett of the Probate Court of Bristol County when her aunt's will was being considered by him, she was never to believe that his conduct had been governed by ethics. Justice Oliver Wendell Holmes of the Supreme Court of the United States was elevated to that bench unimpeachable in the minds of all but suspicious Hetty Green. While he was chief justice of the Supreme Court of Massachusetts he wrote the opinion in which the Supreme Court of Massachusetts overruled her contention, unaware, probably, that in the performance of his duty he had affronted this woman. She never forgave him, though, and when he was appointed a

justice of the United States Supreme Court Hetty Green went to an influential politician in New York and said that she was prepared to spend any amount of money if she could prevent the confirmation of his appointment by the United States Senate. Her feeling against Justice Holmes, of which he was entirely unaware, dated back to 1902. She had objected to the allowance of twenty accounts of William W. Crapo of New Bedford as trustee under the will of Sylvia Ann Howland.

Hetty lost her suit, but in March, 1902, she filed an appeal and exceptions, and Justice Holmes decided that the exceptions were not well founded and dismissed the appeal. Hetty had been represented in that suit by the Boston law firm of Whipple, Sears & Ogden. The member of the firm with whom she dealt was Hugh W. Ogden. Eventually, as happened with many of the lawyers she hired, Hetty became embroiled with these advisers, and refused to pay their bill for legal services on the ground that she had been overcharged. The firm sued her for the amount in dispute, and the bill was paid in full.

"Ogden," said Hetty to reporters who came to interview her at the Parker House in Boston when she arrived there to fight for the suit, "Ogden is an ingrate trying to weave his spider web around me." She said he was an ingrate because he was forgetful of the fact that she had helped him get his education in the law. She said he had been a penniless young man, son of a poor Methodist minister.

As a matter of fact, according to Mr. Ogden, he had known Mrs. Green many years previous to his first professional encounter with her; but he had not been a penniless young man, nor the son of a poor Methodist minister, nor had she helped him to get his education in the law.

According to Mr. Ogden, in those cases in which he acted as her legal adviser Mrs. Green's chief concern was the identity of the judge who would preside. She would display at such times an insatiable curiosity concerning the Judge's religious and social affiliations, his intimate friends, his clubs,

his political convictions, all with the one idea of discovering some way in which she could contrive to influence the judge in her favor. "She was," said Mr. Ogden, "a most difficult client."

The experience of Judge Bennett with Hetty survives in the shape of that affidavit which he made in connection with the Howland will suit; the experience of another man who once sat on the Circuit Court bench in Chicago remained to him as late as 1928 a vivid memory.

"Hetty Green," said former Judge Lorin C. Collins, when he was eighty years old, "tried to ruin my political career. I am confident that, but for her, I would have been elected Governor of Illinois in 1893, and I might later have gone from Springfield to Washington as a member of the United States Senate. That woman changed the course of my life, but she did not ruin it as she sometimes asserted she had done. In spite of her I have had a pleasant, eventful, and interesting life and I bear Hetty Green's memory no ill will."

In Chicago Mrs. Hetty Green often referred to herself as a poor lone woman. She used this expression increasingly after she had put Edward Henry Green out of her life. She missed him sadly and talked about him outrageously. She grieved over the result of the injury to Ned's leg. About such matters beyond her control, as the administration of her father's estate and of the residue of Sylvia Ann Howland's fortune, she worried incessantly. She felt herself to be harassed continually by schemers who were trying to get some of her money. Above all she was made unhappy by the litigation in which she was endlessly involving herself. No sooner was a case decided than she was enmeshed in another, brought on, as likely as not, by her refusal to pay the fees of the lawyers who had represented her in the first action.

When she could she enjoyed getting free curbstone advice and it became her habit to buttonhole lawyers in the dingy, gas-lighted corridors of the County Building. To such advocates as would listen she would state her case hypothetically and then from an assortment of such opinions she would

plan her battle against the particular person or corporation that had aroused her anger.

Long after her death one veteran of the Chicago bar recalled how he had seen her prepare a case piecemeal, bargaining with successive lawyers consulted for each item of advice or service. He remembered that she had asked one lawyer to prepare a bill of complaint and then had gone to another for a copy of a decree applying to her suit. A third lawyer had prepared an affidavit and then, finally, she had persuaded a fourth lawyer, to whom she submitted this collection of documents, to act as her trial counsel.

"Remember," she admonished this one when it came time to fix the amount of his fee, "I prepared the case for you."

In all those encounters, in the corridors outside of courtrooms, in lawyers' offices, Hetty was always ready to listen to any gossip about a judge. Her mind was a ragbag of such gossip and it is not to be wondered at that occasionally she would index some compromising bit of scandal with the name of the wrong judge. She had no great amount of respect for any judge, as far as that goes. They were, she said, only men. So she went in 1888 to call upon Judge Lorin C. Collins. How many other judges she visited in this fashion in the course of her career is not ascertainable. The case that Judge Collins was to hear was one involving the forced sale of valuable property belonging to the estate of her father.

In June, 1864, about the time that Grant was making vain assaults on Petersburg with 115,000 men, an acquaintance of Edward Mott Robinson was visiting in Chicago. This man was a cotton merchant named Robert W. Hyman. He learned during the visit of a bargain in real estate in the western portion of Cook County, a tract of 651 acres known as Section 21 in the town of Cicero, which could be bought for $15,000. The only trouble was that Hyman did not have $15,000. He entered into a contract with Robinson whereby they acquired title to the land by an initial payment of $6,000, the balance to be paid in two instalments of $4,500 at intervals of three months. It was agreed between them

that Robinson was to get back his $6,000 with interest at seven per cent. and that any profits were to be divided equally between them. Hyman undertook to pay the $4,500 instalments, but was unable to do so when they fell due and Robinson made the payments, his total investment being $15,000. It had been stipulated in their partnership agreement that the land should be sold within a year, but at the end of a year Robinson was dead and his interest in the section had become a part of the estate which he left, for his daughter, in the custody of his executors, Barling, Davis, and Mandell. Then Hyman died, leaving his assets so tangled with obligations that there was difficulty in closing up his estate. Against his equity in the Cicero section he had borrowed $100,000 from the National Bank of Norfolk, Virginia. The land had been, indeed, a rare bargain, but time was to vindicate the judgment of Hyman and Robinson even more impressively.

In 1888 an action was brought before Judge Collins in Chicago to force the sale of the 651-acre tract in order that the bank might recover its loan. Judge Collins ordered the sale and ruled that the bidding must start at $600,000. This was done in order to protect Robinson's estate and the Norfolk bank. This institution wanted the amount it had loaned Hyman and no more; Robinson's executors and the judge agreed that $505,000 would be a fair return for that $15,000 investment made twenty-four years earlier.

Hetty had become entirely dissatisfied with the behavior of her father's executors and in this case she believed she was to be the victim of a conspiracy. The growth of $15,000 to $505,000 in the course of a little less than a quarter of a century did not impress her as being commensurate with the phenomenal growth of Chicago. She knew values there. Her appetite for information respecting values and the influences that made prices had transformed her mind into a mirror of the time in which she moved. She was entirely aware how important those twenty-four years had been to the Middle West. She knew that prairies recently drenched with the blood of Indians and Indian fighters were now sprouting

wheat. She could put a special interpretation on the clamor she heard as she walked in La Salle Street, past the open windows of the Board of Trade. That was for her a theater in which the fecundity of the prairies was momentarily measured in the wheat pit, the corn pit, the pork pit. She had seen those octagonal pieces of furniture from the visitors' gallery; had gained an instant appreciation of the importance to the paper symbols of her wealth of the yells of traders crying "buy" or "sell." She knew more of Armour than was apparent to ordinary visitors who looked down on the floor of this exchange. They saw a dominant figure, with grizzled tufts of whisker projecting in front of his ears, making millions. She saw a keen business man creating tens of thousands of tons of freight for railroads. They saw the long nose, heard the snarly voice of Old Hutch and remembered that he kept a private saloon for his cronies. She saw the grain elevators filled with the seed of the prairies in which he speculated and thought of that seed as freight. She saw with a clear vision that the hands upthrust from the pits, with fingers speaking in the manner of deaf mutes, were the real explanation behind the astounding network of steel rails that lay, and were being laid, in and around Chicago. Every transaction in those pits meant to her a movement of freight. What she saw and understood was the fulfillment of the vision that her father had seen when he withdrew his money from the business of killing whales.

All this was in her mind when she stalked one day into the chambers of Judge Collins, who had ordered the sale of her land. It was her land, of course, in spite of the fact that she was prohibited by law from treating it as her own, in spite of the fact that her father had felt that she was not fit to administer a large fortune.

What Judge Collins saw as he swiveled around from his roll-top desk was a middle-aged woman with a wilted black ruching under her chin, a flat bonnet on her graying hair, and blue eyes that were fastened upon him. He recognized Mrs. Green.

"I want," she began, "that you should recommend other lawyers to me."

There was a significant quality in her voice that angered the judge.

"I replied to her," he said long afterward, "that I could not do such a thing; that it was against all ethics for me even to discuss the case with her. She persisted, saying she knew her property was worth more than it would bring at a forced sale. She asked my opinion of the qualifications of a certain lawyer who had been Governor of Illinois. I said he was an able and estimable man, and repeated my refusal to recommend counsel. She talked on as if I had not spoken.

"Finally I spoke so forcibly that she walked out, disgruntled. The door was open. I had kept it open as was my habit when any woman entered my chambers."

In spite of Hetty's protests the Cicero land was sold. It was purchased for the Grant Locomotive Works for $602,000. Her representative at the sale was a tall young man who limped distressingly. He did not bid. This was her son, Ned, whose business education was being directed by his mother.

She was reminded in a conversation at this time that Ned had been present at the sale and that it was reported he had expressed himself as satisfied with the price.

"He was present at the sale," admitted Hetty, "but he did not express himself as satisfied with the price. On the contrary, he was asked to bid and replied that he would not make a move against his own interests. If he had bid he would have destroyed all chance of redemption. As affairs now stand he has powers of attorney from the Hyman heirs, and they appear with me as complainants in this new bill. I have protected these heirs for the last twenty-five years and I expect to save them some money out of this land. A short time before the bill was filed to force me to sell the 651 acres for $600,000 I had refused an offer of $1,250 an acre from the Stickney syndicate. From this it may readily be seen we shall suffer if the sale be sustained."

One of Hetty's counsel in this case was Charles Haldane of

Council Bluffs. Later he tried in vain to collect a fee of $2,000 from her. Bourke Cockran, Tammany orator, and former Governor Hoadly of Missouri called upon her at a shabby little house far out on Long Island. "No!" she said. "Haldane has charged me for every time he tipped his hat to me when we met on the street."

Mrs. Green appealed from the order confirming the sale, contending that she had been deprived of just profits from the sale by reason of a collusive arrangement to keep down the price.

Before the confirmation of the sale Mrs. Green again called on Judge Collins and said: "My dear young judge, you don't understand this case. Let me explain it to you." Instead, however, Judge Collins had Mrs. Green shown out of his chambers. If she trembled then it was not from fear that she might be in contempt of court; it was from rage.

Soon after this incident Judge Collins decided that the sale should be confirmed. He held there was no evidence of collusion, that the sale of the Cicero property had been conducted fairly under a court order, and that the representative of Mrs. Green who attended it might have upset any collusive arrangement, had there been any, by bidding up the property to whatever she deemed a fair value for it.

Mrs. Green appealed to the state Supreme Court which in due time—1892—sustained the decision of Judge Collins. But there was a higher court, one that sat behind the blue eyes of this rich woman in judgment on all who were indicted by her suspicions. Before this court Judge Collins was not only reversed but condemned.

In Boston Hetty Green sometimes talked with the late Clarence W. Barron, the proprietor of the Boston News Bureau who later acquired ownership of the *Wall Street Journal*. When she died he published her own version of her manner of dealing with Judge Collins.

When she felt that an unrighteous decision had been rendered against her in Chicago [said the Barron article] she bided her time. Then, when money was ungettable in Wall Street, Hetty Green

had it to loan. When the Clearing House Committee appealed to her she remarked, with a nonchalant air, that she was just a poor, lone woman and did not know much about investments. But did the Clearing House Committee hold for the banks any demand loans of railroads terminating in Chicago? They replied that they had such paper by the million. Hetty Green in an innocent kind of a way passed over her millions and scanned the paper she had invested in at a very reasonable rate of discount.

The Wall Street bankers were happy and so was Hetty. Those who knew her can imagine the delight which she took in penning a few notes to those Chicago roads in a dainty feminine hand, announcing that she held their demand notes and would they kindly come along with the cash.

The telephones and telegraphs rattled busily; the Clearing House Committee was berated and the Chairman of the committee attempted explanation. He called up Mrs. Green and she responded in her sweetest tones, "Just send those Chicago boys up to see me and perhaps my bite is not so bad as my bark."

Up to Mrs. Green's they went, an humble lot of Chicago railroad men. But Hetty was more humble than they. She said she was only one lone female with no man in the world to help her and that the railroads owned Chicago and could alone secure justice. She, of course, could not.

She said she was not at all particular about the money, in fact, did not have any use for it, but would like a little coöperation for the ends of justice.

The railroad managers were very agreeable for a partnership if they did not have to pay those loans. She asked their opinion of a certain judge and her partners thereupon determined that he was not much of a judge after all, and Hetty coolly said: "Well, you put him on the bench and you can now take him off or you can pay your loans to me."

They piled a banquet board in Chicago high with fruits and wines, dined the judge and nominated him for a higher office while he resigned the lower one. "And then," said Hetty, in privately telling the tale, "they left him to elect himself."

Former Judge Collins heard very often that Hetty Green was boasting of what she had done to him. He pieced together the sequences of what he heard and what he knew. He had never been a rich man. In 1884 he was appointed circuit judge in Cook County and in 1885 was elected for a term of six years. In 1890 he was reëlected. It was in the last year of his first

term that Hetty Green finally lost her effort to upset the purchase by the Grant Locomotive Works of the Cicero property.

Soon after that decision had been sustained the judge was reported in the newspapers to be a Republican candidate for Governor of Illinois. Powerful friends of Judge Collins induced him to seek the nomination because, they told him, the party needed him. The Republican incumbent, Governor Joseph W. Fifer (Private Joe), could not be reëlected, they said, because he had lost 40,000 normal Republican votes by signing what was generally referred to as the Red Schoolhouse Bill. This piece of legislation made the teaching of English compulsory in German-Lutheran parochial schools. At first reluctant, because Private Joe Fifer was his friend, Judge Collins at last became a candidate.

In a pre-convention caucus it appeared that this man who had so recently resigned his place on the bench was sure of the nomination. But when the convention assembled Lorin C. Collins discovered that delegates he regarded as his own, men who owed their place in the convention to his efforts, had sold him out. All announced themselves for Fifer. Collins withdrew his name from consideration.

"Hetty Green's money," he said when she was dead, "had done it."

Private Joe Fifer was renominated, but the estranged German-Lutherans of the Republican party would not vote for him, and the Democratic candidate, John P. Altgeld, was elected—elected to a troublesome administration during which there were anarchist riots and a railroad strike so savagely conducted that President Cleveland sent regular army troops into Chicago to protect the United States mails.

Judge Collins did not resign from the bench until October, 1893. He began once more the practise of law in a firm in which Clarence Darrow was a member. He practised for ten years and then in 1903 was induced once more to campaign for election to the circuit bench. He had assurances of powerful support, but when the returns were counted it was apparent to him and to his friends that something more than a

popular judgment had been rendered at the polls. "There has been," his political advisers told him, "dirty work at the crossroads."

"I cannot trace the defeat of my ambition to be governor to the railroads," said Judge Collins, contemplating his career in 1928. "I believe Hetty Green spent her own money to do that. I never bothered to trace the rumors down but I think it is likely her stories of using the railroad demand notes as a club to defeat me apply, if to any, to my campaign to be returned to the circuit bench in 1903."

In 1905 former Judge Collins was appointed by President Roosevelt to the Federal bench in the Panama Canal Zone. He remained there at $6,000 a year until 1911. He heard often of Hetty's cackling boasts of what she had done to him. Once his friend, the late William E. Mason, a Senator of the United States, reported to him concerning a proposal that had been made to Mason by Mrs. Green. Mason was helping to promote the building of the Lake Street Elevated Railroad in Chicago. He told Collins that Hetty had said to him: "I'll take a whole block of stock if you will promise to oppose Judge Collins any time he is a candidate for office."

Other remarks of hers were repeated to Judge Collins as he prepared to leave for Panama. He was told that she was saying: "I drove Judge Collins off the bench; now I've driven him out of the country and before I'm through I'll drive him to his grave."

Judge Collins had cause to breathe a sigh of relief when he heard at last that she was dead. She was still alive when he left the Panama Canal Zone in 1911. He went to New Mexico, remaining there until 1922, when he returned, a stranger, to Chicago. He was by that time seventy-four years old, and well beyond the time of life when men embark on fresh political conquests.

"She changed my political career," he said again, "but she did not ruin my life."

If she did not ruin his life, however, it was not for want of trying.

CHAPTER XXIV

A corner in L. & N.

THE architecture of the old building of the New York Stock Exchange suggested that it had been designed by a talented pastry cook with instructions to be lavish. The grime with which its exterior was encrusted in 1901, when it was demolished to prepare a site for a portion of the existing structure, had been accumulating since 1865. This sooty stain was no blacker than some of the legends which were told of things that had happened there.

The old building did not cover the corner of Broad and Wall streets, but was L shaped. With equal accuracy it might have been referred to as No. 4 New Street, or 10 and 12 Broad Street, or by a third identification. This other address was one preferred by demagogues of the country, whether they were politicians, labor agitators, or preachers, because they had discovered it was as a match with which to light fires of hatred under the steamy emotions of their audiences. Orators invariably spoke of the place as 13 Wall Street.

The unlucky significance of thirteen seemed, truthfully, to attach itself to many of the traders who operated there, but there was some further misfortune in the circumstance that what was recorded on the cumbersome automatic telegraph machines, linked with 13 Wall Street by wires, was often disastrous information for men living too far away from the mechanism to understand it. A manufacturer in Connecticut, the stockholders of a railroad in Texas, the workers in a Colorado gold mine might all in a single day find themselves victims of some great fluctuation in values with no better way of rationalizing the situation than by

blaming it on 13 Wall Street. Generally this was as unreasonable as it would be for farmers to blame an early frost on the thermometer. However, there were times when the *click*, *tick*, *click*, *tick* of the automatic telegraph machines did, undeniably, record the economic misbehavior of conspirators. The body of trading rules under which the stock market was operated had grown even as that outer layer of grime had grown, but each new rule was intended to make the trading responsive to true economic conditions instead of to the plots of speculators. As fast as a new rule was promulgated by the body of traders the shrewdest ones there evolved schemes that were intended to produce fruit for a few and poison for many. Even so, there were only a few in the organization who believed that getting a corner of any issue of stock traded in there was reprehensible. If any trader was sufficiently astute to acquire more stock than could be delivered by those that sold it all of the machinery of the Stock Exchange would be brought to bear upon the short seller. All the law of such a situation was reduced to an essence in a frequently recited couplet:

> He who sells what isn't his'n,
> Must buy it back or go to pris'n.

When Hetty Green's money became a labeled force in the credit machinery of Wall Street there were often rumors that she was operating in some stock or another. Philadelphia & Reading was said to be one of her favorites, but none could be certain, for the reason that Mrs. Green kept herself well in the background at such times. Often she was blamed for flurries in the stock market when, likely enough, she was innocent of any connection with the transactions responsible. Drake Brothers were believed by Jay Gould and some others to be Mrs. Green's brokers. Consequently when the floor trader of Drake Brothers bought heavily of any railroad stock it was generally reported that the purchases were being made for the account of Hetty Green.

One of the consistent bears of the stock market was a

Southerner named Addison Cammack. He had appeared in New York after the Civil War as one of a numerous company. Many ex-Confederate soldiers, like John Inman from Atlanta, began to exploit their understanding of cotton, but most of these were impoverished and had to build their fortunes out of nothing but their intelligence. There were a few, a very few, who had managed to increase their wealth even while the majority of their neighbors were crashing to ruin along with the Confederacy. Addison Cammack, a Kentuckian by birth, was one of the rich émigrés who left the South after the war. Wall Street gossip supplied him with a background. It was said that he had a million dollars that he had made out of some highly speculative enterprises during the war. Some said he had been a blockade runner with headquarters in Havana; others said that he had financed a fleet of those adventurous ships and had been in London in 1863; but he was welcome in Wall Street as any man with a million and pleasant manners is welcome anywhere. He bought a seat on the Stock Exchange in 1876 and kept it until 1897.

Mr. Cammack learned that the Louisville & Nashville Railroad was going to reduce its dividend rate. His information came from a high official of the line who revealed to him that earnings of the road were lower than they had been in years. Mr. Cammack, who wore hand-embroidered linen, and sported a horseshoe mustache, sold Louisville & Nashville stock in great blocks. Under the pressure of his campaign the price fell off thirty points.

The stock went down so easily that when it reached the bottom of its decline Cammack was short twice as much as he had been when his heavy selling had started the decline. There seemed to be plenty of other sellers so that Cammack, anticipating a further decline, began to figure a paper profit of millions.

"Everything I had been told came true," said Cammack afterward. "Official report was all sadness. The dividend went by the board. Why shouldn't a fellow feel good? I did.

Then: Well, my friend, then simple hell! Overnight I discovered there wasn't any longer any stock anywhere to be borrowed. I was in a slaughter house. Whichever way I looked I spurted blood."

Mr. Cammack confided the details of this adventure to Harry Alloway, a journalist of the financial district.

Before the next market opening the frantic Mr. Cammack sent a polished and astute broker named Al Combs to see if Mrs. Green would lend or sell him enough stock to cover his commitments. Combs reported after the lapse of time that it had taken him to go from his office to the Chemical National Bank and back that Mrs. Green had insisted she was too busy that day to talk business. She was going out of town. She had said she would see Mr. Combs the next morning and then had left him with a tantalizing statement:

"Mr. Cammack, so I've heard tell, knows enough about Louisville to know that if I happen to have some of it I ought to be ashamed to confess it."

Before long Cammack received another message from Mrs. Green, asking him to keep the early morning appointment at her home in place of his emissary, Combs. The speculator said that he sat up all night so as not to be late and when he finally found himself under the sharp gaze of Hetty Green he was as nervous as a bride.

"I find," she began, "I do have a little L. & N., and if you need it I am inclined to let you have it. Here's a slip with the figures of what 40,000 shares cost me, top and bottom price. So, Mr. Cammack, just to be neighborly, if you will add $10 a share to what the total cost why we can agree right quick. What d'ye say, Mr. Cammack?"

Mr. Cammack did not say much. He handed Mrs. Green a check that represented to her a neat profit of $400,000. Cammack had expected he would have to disgorge at least a million. No one, after that experience, ever dared say in his presence that Hetty Green was heartless. It was her corner. She could have stripped him of money, had she chosen to do so. If Cammack had been Collis P. Huntington, though,

there would have been a different story. Huntington was her enemy.

Mrs. Green knew quite well that her generous treatment of Addison Cammack was entirely out of line with her character as it was represented in Wall Street.

"I early realized," she said one time to a caller she received at the Chemical National Bank, "that to be true to duty I had to be true to business and my boy and my girl at the same time. It has turned out—I do not blink facts—that my life is written for me down in Wall Street by people who, I assume, do not care to know one iota of the real Hetty Green. I am in earnest; therefore they picture me heartless. I go my own way, take no partners, risk nobody else's fortune, therefore I am Madame Ishmael, set against every man."

Mrs. Green unquestionably took upon herself the full responsibility for the upbringing of her children. They were with her during those years when she came to New York only occasionally. She was constantly taking them out of one school and putting them into another as she moved from place to place, and yet they must have acquired as much learning as the average children of their age because the son, Ned, was able to enter Fordham University in time to graduate when he was twenty, in the year 1888. Sylvia was a student in Sacred Heart Academy in Manhattanville.

Yet the manner in which the children acquired their preparatory education was a mystery in Bellows Falls, if we may judge from the dispatch sent by a native journalist to the New York *World* in 1885 when Ned was seventeen and his sister was fourteen.

> The children [this reporter telegraphed] have little or no education. Last autumn the family stopped for a few weeks at the Eagle Hotel, Charlestown, N. H., a beautiful summer resort eight miles north of this place [Bellows Falls] on the Connecticut River, and there the young Greens, it is said, attended school for about the first time.

It is impossible to reconcile this statement with the fact that Ned, taller than six feet, was at this time ready for

college. He himself has said he prepared for Fordham at Bellows Falls. An answer to the problem might be found by considering whether Mrs. Green secretly taught them herself as young foxes are schooled in the moonlight. She dared not enroll them in the public schools of New York because this, if done openly, would have upset the elaborate and uncomfortable fiction by means of which she foiled the tax assessors of the metropolis year after year. We do know that at times they had a tutor.

You may catch glimpses of her children growing up. In Bellows Falls an old gentleman remembers Ned being hauled through the streets, because of his lameness, in a toy express wagon. This was drawn by his young sister, who was attired in a polonaise dress, the voluminous folds of which were recognized as a garment that had previously swathed the ampler proportions of the mother. Mr. Lyman S. Hayes also remembered that Mrs. Green feared kidnapers might seize her children and hold them for ransom.

Once in this period Ned rebelled against his clothing. A conspicuous patch on his trousers was removed by him with a jackknife and he then concealed the patch under a porch so his mother could not use it again. A little later he asked for dress clothes to wear to parties in the village. Hetty, to keep him from going to a tailor, resurrected from the attic a discarded suit of his father's dress clothes. She brought these black garments to Miss O'Brien to have them altered. Together they tried them on Ned. They were, Miss O'Brien says, much too large for him, and she remembers the sales talk which Hetty made to the reluctant boy saying, "They don't make clothes like this nowadays," meanwhile pinching up the loose folds of the rear in the manner of a second-hand clothes dealer. At this time, according to Miss O'Brien, Hetty's own clothing was the talk of the village. She wore men's underwear in winter and on very cold days supplemented the protective powers of these garments with newspapers. She did, on occasions, borrow the rubbers of Town Clerk Hayes.

Charles T. Allen, of Bellows Falls, was one of Ned's playmates. Mr. Allen remembers that Ned always had more pocket money than any of the other boys of their group. Ned also was permitted to use the old horse, David, and the family jump-seat wagon, and often took a number of his companions for a ride. After the injury to his knee when he could no longer play baseball he became a promoter of baseball games and was an ardent patron of a local baseball pool. One autumn, Mr. Allen recalls, the boys earned five or ten cents each washing bottles for a distillery. In a scuffle Ned dropped his wage and then, because of the dead leaves that covered the yard of the old Tucker mansion, he could not find it. That night neighbors who were made curious by a lantern which they saw bobbing about in the darkness learned that Mrs. Green was helping her son retrieve his lost coin. They hunted, Mr. Allen remembers, until quite late. "Half the night," he said. Yet, on numerous occasions when Mr. Allen, then a clerk in one of the stores, waited upon Mrs. Green she never haggled. Other storekeepers of that period insist that she did haggle—habitually. Perhaps they were the ones whose prices fluctuated with each customer.

The duty which Hetty Green conceived as being at once an obligation to her children and her fortune was difficult to reconcile with the needs of the growth and development of all three. She had vast interests in New York, in Chicago, in California, Texas, and a dozen other states, and while she was doctoring Sylvia for an ear ache she might herself be half frantic with the pain of worry over a land-tax suit a thousand miles away.

When she was living at the Island House Hotel in Bellows Falls one time, she decided to give a party for her daughter and some New York friends on the beach near Cold River. That morning, which she had intended to be free from business worries so she could devote herself to the picnic, was transformed into an unusually miserable occasion. It was easy to see that she was preoccupied and unhappy. Finally, after considerable delay, she arranged with a man named

Stillwell, an employee of a livery stable, to drive her friends to the beach and return for her later. When Stillwell came back he found Mrs. Green almost in hysterics. She had removed much of her clothing and seemingly was undecided as to whether she should go to New York or proceed to the picnic. Her worry was due to the fact that the New York newspapers had not arrived, and consequently she had not seen the stock market reports.

Stillwell's anecdotes of Mrs. Green were carefully recorded before his death by Hayes, the historian of Bellows Falls. Stillwell vouched for the fact that Hetty used to wash her clothes in a bucket in her hotel room, throw the wet-wash bundle out of the window, then go downstairs and spread it on the grass to dry. This is much fairer to Mrs. Green than an anecdote which became current through a woman who had been employed by her as a laundress. This person spread the story that Mrs. Green had bargained with her over the price of the washing until she was ready to give up the job. As a final concession, she said, Mrs. Green assured her she need not wash the full length of her petticoats, but only the bottoms which became soiled from contact with floors, streets, and sidewalks.

Stillwell used to tell another story, which has been preserved by Mr. Hayes, concerning a late visit which Mrs. Green made at the stable. She was greatly excited and had him hitch up her horse and then drive her back to a place where she believed she had lost a postage stamp. Stillwell, in his natural desire to make the story a good one, suggested that it was a two-cent stamp for which she was looking. He said they had no luck in their search and that Mrs. Green went home disconsolate. Hours later she awakened him by thumping on the stable door and countermanding instructions for a renewal of the search in the morning. She was smiling and happy, he said, because she had found the stamp in her clothing when she undressed.

Stillwell was a village character, with his own reputation to sustain. He regarded himself as a talented raconteur and

it is entirely possible he colored some of the tales he recited about her in order to heighten the interest. Certainly he performed many offices for his patron, looking after her horse when she was in the city, keeping her dog, and storing other possessions which she did not wish to leave unguarded in the vacant mansion.

Once when she was going to New York she drove a hard bargain for David's keep in the livery stable. An epidemic, perhaps a return of that mysterious horse plague called the epizoötic, visited Bellows Falls in her absence. Stillwell spent eighty-eight cents for medicine, and when Mrs. Green returned explained to her that the elderly horse's life had been spared as a result of these healing doses. But Hetty would not pay the bill. She said David had grown thin because he had been starved.

One spring Stillwell got into trouble with Mrs. Green because he was neglectful in his care of her Newfoundland bitch. Before she left the village on one of her frequent trips she cautioned the livery-stable man that Juno, the dog, was approaching a time when she should be carefully chaperoned. Some busybody in the village wrote to Mrs. Green that Stillwell had been remiss in his guardianship. The letter also identified a village mongrel.

Mrs. Green sent a spiteful communication to Stillwell commanding him to send Juno to her in New York. He did so, and learned from Mrs. Green on a later occasion, when she was in a softer mood, that the animal had whelped four pups, which she had sold for $25 each. Stillwell gained the impression that she had first invented an impressive pedigree for the little creatures and while the market was strong had also disposed of Juno at a good price.

These are the sort of things remembered of Mrs. Green in that village where her children spent most of their formative years. Nevertheless, she was liked by the villagers. When she left town they usually assumed that she was going to a region they vaguely knew as Wall Street. Each time she returned they assumed, and justifiably, that she was richer. But they

had no real appreciation of the extent of her wealth or power. She would come home from an adventure in which she had trimmed more than $400,000 from Addison Cammack and begin to nag Stillwell, as he forked manure out of the long row of stalls, for a reduction in the price of David's board. Consequently, the people of the village thought she was queer.

In one of the banks there she had placed an extraordinary number of jewels, marvelous things of flashing beauty. There were all sorts of stories whispered about that store of precious stones in Bellows Falls. It was said that the collection would fill a bushel basket. There were sapphires, blue as the ocean when the sky is brilliant with sunlight; diamonds that shone like stars brought close to the eye with a powerful glass; rubies redder than the blood of a fresh-killed whale; emeralds as green as if they were an essence of all the steep, grassy hillsides that shut these Vermont villagers off from the rest of the world. She had pearls, too. One time she showed them all to T. E. O'Brien, who afterward became a judge in the town of Rockingham. Where had she gotten them? he wished to know.

"Some," she explained, "are heirlooms. Lots of them I have taken in trades."

Mr. O'Brien said it was her custom to stuff putty into the keyhole of the safe where these jewels were kept hidden and then to put a seal on the keyhole.

CHAPTER XXV

Educating her successor

JUST why Hetty should have sent both her children to Roman Catholic educational institutions is not clear, except that she was frequently influenced by her friend, Miss Annie Leary. This woman, who was afterward made a countess by the Pope in recognition of her devoted service to the church, was a faithful friend of Mrs. Green. She was the one, we may suppose, who induced her to send Sylvia Green to the Sacred Heart Academy and to have Ned enter St. John's College at Fordham University.

For a time before he entered there, Ned and his mother lived in a house near the corner of Fourth Avenue and Thirteenth Street. While his mother was downtown at the Chemical National Bank the lanky boy spent many hours every day with the members of the fire-engine company stationed in Thirteenth Street. The firemen knew all about his affairs, naturally. They knew that his mother gave him fifty cents a day for his meals which he generally ate in Dave Holland's restaurant, which was just below Union Square in Fourth Avenue. The firemen revealed to some of those who inquired as to the character of this son of the rich Hetty Green that he appeared to be a chip off the old block. They said that each morning after the mother had finished reading the financial pages he would carry her newspaper to Union Square and resell it.

In the sidewalk throngs he was seemingly just a poor boy. This was a perennial joke among his friends in the firehouse. Sometimes the paper sold by the shabby youth contained news of one of his mother's financial coups. However, at least one anecdote suggests that Mrs. Green on one day in each year dealt generously with her son. Mrs. Ogden of

Texas was a guest of Mrs. Green's son on a yachting trip one Fourth of July when he began to explode a quantity of fireworks. He explained to her that they were a gift from his mother and that she had, from the time he was a small boy, provided him with $100 worth of fireworks every Independence Day.

At just what point in Ned's career he began to appear around stage doors is not apparent. Certainly he was quite young when he became interested in the theater, an institution the very thought of which had been hateful to those pale Quaker women of New Bedford whose prejudices should have been as much a part of his inheritance as his mother's money. At any rate, he became the angel of at least two shows and the *Morning Telegraph*, concerned with everything of moment to theatrical people, printed a long article about him some time after he left Fordham and the guidance of the priests of the faculty.

"A noble-looking fellow" was the written comment of one of those who saw the young graduate of Fordham. When she looked up at him Mrs. Green must have seen much that pleased her for he was nearly as tall as his father had been that day the Greens were married in the Bond Street drawing room of the Grinnells. He was merry, carefree, and when his mother spoke a command, docile. She had one constant fear of which she spoke to him often. He would have to look out for women. The world was full of hussies and nobody who walked in the streets of New York realized it any better than the woman in square-toed shoes who was such a personage under the dome of the Chemical National Bank.

Ned Green told an interviewer many years afterward that when he left college his mother exacted from him a promise that he would not marry for twenty years. He had lived under her ægis too long to need any further telling that it was dangerous to write emotional letters to women. But he remembered, even after she was dead, the advice she gave him when he left college.

"Never," she told him, "speculate in Wall Street; never

maintain an office; eat slowly; don't stay up all night; don't drink ice water, and keep out of draughts."

One thing is clear concerning her course with him, and that is that she was determined to get him away from New York, away from Broadway. She was entirely out of sympathy with his keen interest in the theater. He had told her he was ready for work, but did not confess that he had for a long time secretly aspired to be president of the Chemical National Bank. Mrs. Green, however, did not consult her son concerning the manner in which she was planning for him to begin his career. She merely showed him a letter from the president of the Connecticut River Railroad, stating that, upon application, a position would be given to Mr. Edward H. R. Green.

Young Mr. Green began as a clerk. His salary was $45 a month and at the end of his first month he discovered that he was $40 in debt. He wrote to his mother and carefully set down the harsh economic facts of his situation. Her reply was telegraphed collect: "Not a cent." He buckled down to work and at the end of three months, when he reported that he was out of debt, through the magic of her influence he was given a position of greater responsibility, one that paid slightly more money. Employees who rose to be division superintendents on the Connecticut River Railroad were paid $100 a month. A young man who received $50 a month was doing pretty well.

He was sent one time by his mother on an errand to Chicago. He had been begging her to give him a real chance. Responsibility was what he wanted.

"Here," she said when he came to see her at the Chemical National Bank, "is a package that contains $250,000 in bonds." This bundle he was instructed to deliver to her agents in Chicago.

"I was a young man," said Mr. Green in telling of this adventure, "and stayed awake every foot of the way putting the package under the mattress in my berth and watching for robbers all night. It was with a great feeling of relief and

pride that I handed the package over to those appointed to receive it in Chicago.

"It was opened in my presence while I waited for a receipt. The bank official burst into loud laughter.

"'What do you mean, telling me you have bonds here?' he asked, and then he gave me my first view of the contents of the package. Instead of bonds I saw a number of fire-insurance policies, long since expired. You know, my mother always dearly loved a joke, but I'll say she had a very practical way of testing me out."

Apparently this test and some others convinced Mrs. Green that her son was fit to take over the care of some of her Chicago property.

Once she got him into trouble with the painters' union in Chicago and the walking delegate who handled the matter was so violent that Mrs. Green always thereafter confused the man and his assistants with the anarchists of the city. She told about it many times but her recollection was freshest when she gave an account of the experience about 1894 to a newspaper reporter.

"I have just come from Chicago, the city of anarchists," she said. "The trouble with the anarchists is that they are misled. Most of them will do the right thing when they know what it is. You may remember that I had a fuss with some of the anarchists a few years ago. It was when my boy, Ned, was just graduating. I am trying to teach him business, you know, and I wanted him to learn what it cost to make a building and what went into it. In that case he would know something of what a mortgage on such a building was worth. I was putting up a block in Chicago, and I told Ned there was a chance to learn all about painting and other work. So I bought a pair of overalls for him, gave him a brush and a keg of white lead, and hired a man to teach him to paint. He was laying on the stuff when one of the anarchists came to him and threatened to throw him into the lake for taking the bread out of the workingman's mouth. I reasoned with the man and showed him that Ned was not getting any money

for his work; that the job had already been let out by contract, and that the painters would get all there was in it. The result was that he went away satisfied."

She wished him to learn the fundamentals of the real-estate loan business, and so she arranged for desk room for him in the offices of Chandler & Company. He was welcome there until the elder Chandler for some reason became dissatisfied with the arrangement. This was in 1891, when Chicago was beginning to talk about the real-estate boom that would surely result from the great local project which was to be called the World's Columbian Exposition.

Ned's next office was high up on the eleventh floor of the Owings Building, towering above the rest of the sprawling city that annually paid vast tribute to his mother. He was twenty-three years old and heir to a fortune which was then probably as big as any in Chicago, with the possible exception of that of Marshall Field. Hetty herself was willing to concede that she was worth in the neighborhood of $50,000,000. This young man of twenty-three was to inherit half of it. He was, therefore, a person whose name was often written on the assignment books of the city editors of Chicago newspapers.

One of the reporters of the Chicago *Herald* who made the breath-taking ascent in the Owings Building elevator to that eleventh-floor office, in room 1105, found there an affable young man who was willing to talk about his exceptional responsibilities. His morning coat bulged at the waist line, for he was rapidly taking on flesh, what with the lack of exercise denied him because of his physical affliction. His upper lip was covered with a mustache. His hair was parted in the middle, and the wings of his bluish white collar creased back out of the way of his Adam's apple were no wider than the flat knot in his silken cravat.

Invited to speak of his career by his interviewer, Ned Green recited a terse autobiography. "Born a Quaker," he said, "brought up a Protestant, educated a Catholic, and in business a Jew." He referred to the office as his den, and

revealed to his caller that the cane he carried was more than an aid to walking. It contained in secret compartments cigarettes and matches.

"No, indeed," denied Ned when it was suggested that it was fine to be young and rich. "Just because a man has got money, it is no sign that he has an easy time of it. I guess he has a thousand more things to worry him than the mechanic who earns two dollars a day and has a family to support."

The reporters did not argue the point.

"He [the mechanic]," resumed Mrs. Green's son, "can generally go to bed with an untroubled mind, while those rich fellows are kept awake, wondering who will try to cheat them in the morning and how to go about it to make their dollars bring in the most returns. I try and not let these things worry me, and I haven't lost much flesh by it."

The den was not so businesslike as young Mr. Green's speech. Papers in the room were strewn about in the same sort of order that might have been given to them by a lake breeze blowing through the open window.

Mr. Green let it be known that he was authorized to lend on first mortgages on property lying between the lake, the river, and Twenty-second Street.

"This loaning business," he explained, "is nothing more nor less than a pawnbroker's shop on a large scale, except that the borrowers have to hock a good piece of real estate instead of a watch. Some men get mad when you call them pawnbrokers, but loaning money as I do is nothing more nor less."

At the time Ned Green was giving this information, tipped back in his swivel chair before his big roll-top desk, he was getting an allowance from his mother of three dollars a day. Originally she had arranged for him to receive six dollars a day and live at the Auditorium Hotel. It had seemed to him that he would rather live at a less pretentious hotel and so increase the amount of money to be spent in other directions. He took a room at the Clifton House, and when his mother

learned of it she promptly cut his allowance in half. She said that too much spending money would not be good for a young man. She wanted him to keep his mind on his work. She wanted him to be thoroughly informed about every piece of property she owned in Chicago. Among these possessions were the Howland Block on the southwest corner of Dearborn and Monroe streets, worth then about $560,000, half the fee in the Miller Block on Wabash Avenue, the Gower Block on Monroe Street and Fifth Avenue, the Reed Block on Wabash Avenue, north of Washington Street, several big tracts of land on the western edge of the city, and innumerable other small parcels in what is now the Loop. Besides this, Mrs. Green held mortgages on a number of Michigan Avenue corners which came into her possession through foreclosures during the period of deflation in real-estate values that occurred after the World's Fair.

Mrs. Green in 1891 owned two square miles of land in the town of Lake on the west side of Chicago, forty acres at Sixty-ninth and Halsteds, forty acres at Sixty-third and Loomis streets, several entire blocks in Hyde Park, and many small pieces on the South Side. So swiftly was the city growing that values pyramided in the space of a few years, and the canny owner would neither sell nor improve her holdings. The young steward even mentioned a twenty-five-foot frontage, of which he was the custodian, situated in Peck Court.

It is difficult, so long after the event, to say whose fault it was that the reporter gained the impression when Ned spoke of railroad investments that he was talking about his own property. He mentioned Louisville & Nashville, Rock Island, Connecticut River, Central Vermont, Houston & Texas, Fitchburg, Pullman, Lake Shore, Boston & Albany, New York, New Haven & Hartford, Central Railway of Georgia, and the Chicago & North Western Railroad.

As he swiveled about in his chair up there on the eleventh floor of the Owings Building, young Ned Green could see the most valuable of his mother's real-estate holdings.

There were only a few other buildings high enough to obstruct his view in any direction. He could see far out to a horizon where lake and sky came together in a rich blend of lapis lazuli and malachite, smudged here and there with the smoke of whaleback steamers. Some of those steamers were bringing in from Lake Superior cargoes of grain to be sucked into towering bins nested within gaunt elevators rising as high above pygmy neighbors as the Owings Building; some were riding deep with iron ore from Duluth; some were bringing coal from Cleveland, but all were freighted with additional wealth for the mother of the portly young man—wealth that would reach his desk in months to come in the shape of interest payments on mortgages, coupons from railroad bonds, dividend checks. At the time he was interviewed, the total income which he was privileged to relay to his mother was $40,000 a month. For himself there was three dollars a day. But this was fair enough. He was being educated.

An important part of that education was a series of lectures delivered by his mother. She would brag of him in public, but privately she gave him what he described to his confidants as "hell." Repeatedly she said to him: "If a man owes you $956.17, don't accept $956.16. If you do, your books won't balance; nor will they balance if owing him $956.17 you only pay him $956.16. After your business is over you may take him to dinner and the theater, or allow him to take you, but let such matters wait until the transaction has been closed and the money paid."

Another bit of advice which she dinned into his ears was a warning to be deliberate in concluding any deals.

"In business," she would say to him, "don't close a bargain until you have reflected upon it over night."

Often, riding on a railroad pass, she came west to stay with him and take command of some situation in which she believed he was likely to be worsted by more experienced business men. At such times she always insisted upon a change of residence. For a while they lived together in the

Southern Hotel on Wabash Avenue at Twenty-second Street in what was to become, within less than two decades, the greatest concentration of evil in the world, Chicago's segregated red-light district. Twenty-second Street was the southern boundary of her real-estate lending operations long before it became a swarming frontier of traders in lechery.

When his mother was not around to heckle him young Green spent his evenings at the theater, and because he was known to be the son of the rich Hetty Green, he was welcome at any of them whether he entered the front door or the stage door. Even if he had been inclined, he did not have to pursue women. They pursued him. Mingled in his mail each day, with the long envelopes that contained his mother's dividend checks and mortgage interest, there were perfumed envelopes addressed by hands with polished nails. Many of them were from women he had never seen, women who had read about the $50,000,000 of which he and his sister were the heirs.

CHAPTER XXVI

Hetty buys a couple of Texas railroads

MRS. GREEN launched her son on his career with the same sort of hopes with which her grandfather and her father had launched ships. When she felt that she could trust him she put him in the way of becoming a great railroad man. Gould, she knew, had made himself a power in the railroad business in seven years. With her backing, there was no telling how far her son might go. In the nimbus in which every mother sees her son, Hetty could detect a glitter that she may have fancied was a promise of the great wealth she wished him to acquire. Gould had pyramided his fortune in railroads. William H. Vanderbilt had made much more than Gould in the same field. In a single year—1892—the Southern Pacific, with 6,486 miles of lines, had earned $49,000,000. She knew the size of the annual tribute collected by the Pennsylvania Railroad from the anthracite and bituminous coal fields. She understood perfectly well what the wheat fields and the timber tracts through which ran the rails of the Chicago, Milwaukee & St. Paul Railroad were paying to the owners of that road. All the big fortunes that had been made on the sea were being put to work in railroads. Mrs. Green was thoroughly alive to the opportunities that existed for those who owned and managed transportation lines.

She saw a chance for Ned in the Ohio & Mississippi Railroad, a single-track, heavily patronized line that extended from Cincinnati and Louisville, Kentucky, to East St. Louis, and from Beardstown, Illinois, to Shawneetown, Illinois. In 1887 she had 2,200 of the 200,000 shares outstanding and owned bonds of the road with a par value of $76,000. Two

groups were struggling for control of the road. The Baltimore & Ohio Southwestern Railroad needed it. James H. Smith, known in Eastern financial circles as "Silent Smith," recognized that need but wished to retain control until the Baltimore & Ohio could be forced to pay a better price for the right to operate the line as part of its system. Mrs. Green had allied herself with the group of stockholders represented by Smith.

The showdown in this struggle came in 1891 at the annual meeting of stockholders held in Cincinnati. Three directors were to be elected. One group of candidates represented the interests which wished to effect consolidation with the Baltimore & Ohio; their rivals were the representatives of the stockholders opposed to consolidation. These candidates were Silent Smith, Edward Whitaker of St. Louis, and young Mr. Green, and they were defeated. However, they determined to carry their fight to the Supreme Court. President J. F. Barnard, still hoping by means of Mrs. Green's support to keep his job from being merged with the functions of President Bacon of the Baltimore & Ohio, sent to her son a director's pass.

A gentleman who is now vice president of an Eastern railroad was in that period secretary to President Barnard. He remembers the arrival in the Cincinnati offices one day of a tall and limping young man whose face was streaked with soot and whose hat brim was freighted with cinders. It was Mrs. Green's son and on his director's pass he had just completed a journey over the line from Beardstown, Illinois, to Cincinnati. He had ridden the full distance in the cabooses of freight trains.

From time to time thereafter Ned Green appeared occasionally in the offices in Cincinnati. He spoke of himself as a managing director. In 1893 Mrs. Green and her allies sold out to the Baltimore & Ohio.

By that time, however, young Mr. Green was spending much of his time traveling between Texas and Chicago. Business affairs of his mother that had been giving her worry for many years were creating for him what she conceived to

be opportunities of rare promise. If anyone was going to form a transcontinental railroad system out of the myriad short stretches of track that linked towns haphazardly all over the country, one of the advantages of such an ambition was that one might begin anywhere; and Texas was as likely a place to start as any. Gould and Huntington had reached some kind of a truce with one another, respecting Texas, only the year before. It was as if Texas had been a Chinese province and each of them a great bandit. One of Ned's opportunities was a branch of the Houston & Texas Central. Collis P. Huntington had need of this one.

On a day in December, 1892, there was a crowd on the steps of the McLennon County Courthouse in Waco, Texas. On the top step stood Christopher Dart, clerk of the United States Circuit Court. He was there as master commissioner in the sale of certain railroad property of great consequence to the people of Waco and other Texas communities. In all of that crowd, however, there were only four who were bidders. No one could bid who had not deposited $25,000 as an earnest of his intentions.

Two of those four were soon silenced. The others kept on bidding. One persistent bidder was Julius Kruttschnitt, then an assistant of Collis P. Huntington, and afterward one of Harriman's chief lieutenants. Mr. Kruttschnitt's rival on this occasion was Hetty Green's son. At last the younger man made a bid that Kruttschnitt was not authorized to meet, and for $1,375,000 the property was sold to Mrs. Green's agent. What she had bought was a fifty-eight-mile section of the Houston & Texas Central Railroad known as the Waco & Northwestern, running from Bremond to Ross, along with 277,230 acres of land (part of the larger grant by which the builders had been induced to foster the enterprise) and a franchise to build the line farther northward to the Red River, on the northern boundary of Texas.

Huntington had fully expected that his agents would buy the branch line for him that day. In addition to Kruttschnitt, he had been represented by lawyers, but Huntington himself

had gone to California. When Mrs. Green's son began to boost the bidding far above the sum that Huntington had authorized, his men tried to reach him by telegraph, but in vain. The day was a victory for the Green family; but it was only one skirmish in a campaign. Collis P. Huntington never did learn to like the taste of defeat.

It was the second time within the space of a few months that Mrs. Green had bought a piece of railroad outright, and there is no doubt that she had a deeper motive than a mere desire to protect an old investment. She was doing it for her son. This other property, known as the Northeastern Branch of the Texas Central, connected two communities fifty-two miles apart. One was called Garrett; the other, Roberts. They were spoken of as places, rather than as towns, in 1882 when the road began operating.

Just when Mrs. Green acquired 750 of the $1,000 bonds of the Texas Central Railroad is not clear. Certainly she had paid much less than $750,000 for them. Then the road got into extreme financial difficulties and was sold by a court order. It was bid in by a committee representing the bondholders. This committee, organized as a body of purchasing trustees, found that those it represented were all eager to liquidate, with the exception of Mrs. Green. Her share of the proceeds was to be $113,527.50. Instead of accepting this proposal Mrs. Green said she preferred to buy a piece of the railroad property, that fifty-two-mile section sometimes called the Northeastern Branch, along with some land belonging to it. She was willing to turn in her bonds, now worth $113,527.50, and an additional $75,000 in cash in return for that branch of the defunct property. Her proposition was accepted.

Soon afterward, Mrs. Green's railroad property was incorporated as the Texas Midland. This was in December, 1892. She named some directors and these gentlemen, with rare insight, determined that what their corporation needed was young blood. Consequently, they met and elected as president Mr. Edward Henry Robinson Green. He was

twenty-four years old. Somewhere in the background, his mother was interviewed and expressed delight that the directors had recognized her son's abilities.

Terrell, Texas, in 1928 had become a sprawling community of ten thousand, deriving most of its currency from the cotton fields surrounding it; but when young President Green established himself there in the offices of his mother's fifty-two-mile railroad there were so few inhabitants that no one could remain in the place two days and be a stranger to any resident.

The women of the town did not know that this prize bachelor was pledged to remain single for twenty years after college, and consequently he was popular with them. The men knew that he was going to develop the road and consequently he was popular with them. He wore a Texas hat with a brim as wide as his shoulders. When it was hot, as it generally was, he showed that he was one of the townspeople by going without his coat. He collected postage stamps. He collected rare coins. On Sundays he attended religious services. He was, without doubt, as welcome in that far-off place as any person who ever added himself to its meager population. Deep laughs rumbled inside of his gigantic frame when he listened to another's stories.

Terrell, Texas, undeniably took to young Ned Green. It gossiped about him when it could, but boasted of his presence as a kind of local wonder. The son of the richest woman in America! Expansive residents sometimes boasted to visitors that she was the richest woman in the world. It was enough to make other Texas towns frantic with jealousy.

President Green's plans for extending his road were ambitious but they were not to be fulfilled. In time he had a railroad that reached from Ennis to Greenville, seventy-three miles. His trains were routed over the tracks of the Cotton Belt for about fourteen miles and then ran thirty-seven miles over new rails from Paris to Commerce. During the World War Mr. Green linked the two sections of his road by building a line parallel with that of the Cotton Belt, so

that finally he had a road of 125 miles with yards and spurs containing 148 additional miles of track.

Terrell people and the inhabitants of other towns along the right of way at first expected a greater growth. Once, in 1897, a news dispatch was telegraphed from Guthrie, in the territory of Oklahoma, concerning an important railroad project.

> Mrs. Hetty Green of New York [it stated] will build a railroad through Oklahoma. The proposed road will run from Medford, on the Rock Island, to Sherman, Texas, where it will connect with E. R. Green's road. There the line will be connected with the Hutchison, Oklahoma and Galveston from Hutchinson, Kansas, and will give the territory another connection with the gulf. The road, it is said, will be built during 1898.

That never happened—at least, not with Mrs. Green's money. She permitted her son to buy the finest engines, the heaviest rails, and other good equipment, but she did not in any greater degree encourage him to expand as a railroad man. This may have been due to the climax of their experience with Collis P. Huntington and that section of the Houston & Texas Central bought on the Waco courthouse steps.

This road was originally known as the Galveston & Texas Central Railroad. It ran straight across the central section of the state to Denison and was one of the first railroad enterprises in Texas. Its engines were making steam out of mesquite wood fires long before the Civil War.

In the early 'eighties some native gentlemen thought there would be sport and profit in wrecking and looting one of its freight trains. They were not sufficiently informed concerning the schedule, and it happened that the obstruction they placed on the track was first encountered by a passenger train. Many were killed and injured and the suits for damages that followed forced the road into a receivership in 1885.

The wrecking of the train was the real reason that the road defaulted its bonds, and the consequent tumble in value had been, we remember, a disastrous incident for the

banking house of John J. Cisco & Son in New York. When it is recalled that this was the circumstance that brought Mrs. Green into Wall Street and banished her husband, the whole train of circumstances becomes fascinating, so that it would be a pleasure even now to pry into the minds of the wreckers and find out what hungers or other needs inspired them, and so trace the thing backward as well as forward.

Again and again Mrs. Green said it was all Huntington's fault, but it is difficult to see how he could have been blamed for the train wreck, no matter how blameworthy he was in other matters. In New York, after 1885, a reorganization committee struggled for a means of transforming the Houston & Texas Central once more into a solvent, paying property. There the Farmers' Loan & Trust Company, which had financed the first mortgage, began to solicit the holders of the bonds, which it had sold against the mortgages, to pool their interests. In reply to their circular letter the trust company received an old envelope that had been addressed to Mrs. Hetty Green. Over her name was penciled: "$250,000." That was all, but the officials who saw it knew that it meant that Mrs. Green held 250 bonds with a par value of $1,000 each. A day or so later she informed the bondholders' committee that she proposed to handle her interests independently of the trust company.

That fifty-eight-mile strip of railroad which Ned bid in on the courthouse steps at Waco was ordered sold in March, 1892, and the sale was held in December, when Ned outbid Kruttschnitt, Huntington's representative.

This was the point where Huntington began to fight. He wanted possession of that piece of railroad. Mrs. Green was simply a person who had gotten in his path. His first move in the open was a petition filed in the United States Circuit Court, inviting the attention of the court to the fact that the receiver of the road (one of Huntington's stenographers) held liens on some of the railroad real estate for $96,313.87 with interest, that these liens (land notes) were not listed as a part of the assets for sale.

Mr. Green, or rather President Green of the Texas Midland, replied that the land notes had been represented as among the assets on which he had bid. If they were not included with the assets, he said, he wished to withdraw his bids. He asked permission of the court to do so.

Huntington then instituted a second suit, insisting that Green be not allowed to withdraw. Thereupon a flood of lawsuits were filed against the road, so newly acquired by the Greens, ostensibly from various complainants. In the legislature at Waco a bill was filed which if enacted into law would allow the state to take possession of all federal land grants belonging to the railroads within the state. The new owner was engulfed by an apparently hopeless torrent of litigation. It was too much for Hetty Green and her son. So tangled did Huntington make the affairs of the road appear that the one desire of the new owners was to get clear of their dubious bargain.

Mr. Huntington seemed to have much influence in Texas. On March 14, 1893, the sale was confirmed by the court, which ruled also that the land notes had not been included in the assets upon which Green had bid.

For once in her life Mrs. Hetty Green appeared to have bought what she would have described as a "pig in a poke." Texas railroads had been built with the aid of generous land grants, 10,240 acres for each mile. The land holdings of any railroad in that day were likely to be a considerable part of the assets. Mr. Green reported to his mother that the titles to the land they had bought with this branch line were so confused it was hard to say what they did own. He seemed to feel that unidentified persons were deliberately confusing the titles. Instead of one opponent, he seemed to have a thousand powerfully placed enemies within the borders of a few Texas counties. He telegraphed to his mother for advice.

Probably it was at her suggestion that Green decided that he would not make the payments necessary to fulfill his contract. Maybe she refused to let him have the money. At any

rate, there is written into the record of the case an application by Huntington to the court to have E. H. R. Green held in contempt; asking also for a new sale with a provision that Green be held responsible for any loss the road might suffer by reason of a lower bid.

Mrs. Green's fight with Huntington made her a popular heroine in California where the railroad man symbolized everything the people meant when they spoke of the Southern Pacific as the octopus. While the struggle between the Greens and Huntington was still in doubt and Mrs. Green, in the Chemical National Bank, was chewing onions and breathing defiance, there arrived one day from California a package. It contained a big forty-four-caliber revolver holster and belt, the loops heavy with cartridges. This was a gift from Pacific Coast admirers, and in a letter which accompanied it Hetty Green was given the promise of a splendid welcome if she would come to San Francisco. It promised, she said on several occasions, "that if I came out there they would meet me ten thousand strong at the depot and we would march on together to victory against Huntington and punish him for his outrageous treatment of the people of the Pacific slope." It may have been this same six-shooter for which Mrs. Green reached one day when she had a personal encounter with her powerful opponent.

Huntington, certain things suggest, went to the Chemical National Bank to see if Mrs. Hetty Green was in a mood to help her son out of serious difficulties by coming to terms. Mrs. Green told of that interview to her friend, Mrs. Charles W. Ogden, whose husband, a Dallas lawyer, was advising Ned in Texas.

Hetty said that Huntington entered the bank wearing a silk hat beneath the brim of which curled the fringe that was all that remained of hair on a really splendid head. They wrangled for some time and then Huntington informed her that it was his intention to put her son in jail. A stick of dynamite would not have exploded more suddenly.

"Up to now, Huntington, you have dealt with Hetty

Green, the business woman. Now you are fighting Hetty Green, the mother. Harm one hair of Ned's head and I'll put a bullet through your heart!" There was a revolver on her desk and Mrs. Green, her eyes blazing with uncontrolled wrath, reached for it.

Mrs. Green laughed when she told the story to Mrs. Ogden. She said Huntington ran out of the bank in such haste that he dropped his silk hat. Nor did he return, but instead sent an employee to recover the hat. Mrs. Ogden believes this incident really happened because, she says, Mrs. Green when quarreling often threatened death to her enemies.

The Houston & Texas Central litigation dragged on for several years, and was never anything but a source of worry and expense to Mrs. Green and her son; yet she always boasted about the number of times she had whipped Collis P. Huntington. In March, 1895, the sale to young Green was set aside by a court order, which provided that his deposit money should be returned to him, the legal costs of the fight up to that point to be paid by the railroad. The second sale was held in Waco in September, 1895. This time it was bid in by an agent of Huntington who topped all other bids with one of $1,505,000. A few months later Green asked in the courts to be reimbursed $25,000 spent in counsel fees. Eventually he was allowed $10,899.55, but even this refund was denied him when the case was carried to the United States Supreme Court. Chief Justice Fuller reversed the lower court's ruling. The Greens recovered nothing. Hetty, learning of this, decided that the Supreme Court was no better than any of the others with which she had dealings. But she was not entirely through with Mr. Huntington. She watched his operations as closely as she could and learned finally in 1899 that he was borrowing heavily from a certain bank, and that his operations were several weeks short of fulfillment.

Mrs. Green began to make deposits in that bank, the executives of which were delighted when her balance was increased

to $1,600,000. With ambitious borrowers like Huntington, they had use for every penny of it.

One day when she had satisfied herself that Huntington was still borrowing, she called on an officer of the bank.

"I've come to get my money," she said.

"When do you want it?"

"Now, if you please; and I don't want a check, I want cash."

"But, Mrs. Green, this is unusual. It is the business of a bank to loan money, not to keep it piled up in its vaults. A million and a half withdrawn without notice—well, it is just a trifle out of the ordinary. What is the matter, Mrs. Green?"

"Well, I am an old woman. I am feeling uneasy. I hear that you have been making some doubtful loans——"

"Not a word of truth in it, Mrs. Green. Every one of our loans is gilt-edged."

"But I'm uneasy just the same. I can't help it. I want my money in cash, please."

Mrs. Green got her money—so it is believed in Wall Street. Bank messengers were sent to Huntington's office. Some of his demand notes had been called. During succeeding hours there were rumors that he was in serious difficulties. The next day he was still in business, but he had never had a narrower escape. He died the next year, and when Mrs. Green read his obituary in her morning newspaper she was in her home in Bellows Falls. In the adjoining room was her invalid husband enjoying a visit with Arthur Williams of the Bellows Falls Savings Institution. Mr. Williams remembers that Mr. Green was telling him, apropos of Huntington's death, that the dead millionaire had been a great fellow and a constructive builder according to his lights. While Mr. Green was voicing these encomiums they were interrupted by a shout of joy from the next room. Mrs. Green came rushing in to them, saying, "That old devil Huntington is dead. Serves him right." She continued for some time then to exult and heap scorn on the memory of her enemy.

She was by that time quite well pleased with Ned. He had been for several years a prominent figure in Republican politics in Texas. He had wished to be governor, and failing in that ambition had acquired the title of colonel. He was given an appointment on the staff of the governor. Hetty learning of it, said to friends: "Ned is doing just fine."

Texas longhorn cattle too frequently wandered onto the unfenced right of way that cut across their range, were struck by that appropriately named part of the engine called the cow catcher, and were killed. The owners, in filing a claim for damages, almost invariably pictured each dead animal as the very creature that had been introduced into Texas to improve the breed of range cattle. Such claims were likely to become a serious drain on the profits. So when a debt to the Texas Midland Railroad was liquidated by the surrender to the president of a herd of Texas cattle these creatures were held in a fenced field near Terrell. Thereafter when a Texan cattleman loped into town on his pony and sought to collect for the death of a beef young Mr. Green settled with him quickly. Each claimant was handed an order which permitted him to go to the impounded herd and rope any animal that pleased his fancy. Hetty sometimes told of this as proof of her son's sagacity.

One of the friendships young Green formed in Terrell was with Ben Gill. Through Hetty's son Mr. Gill made a connection with the Seaboard National Bank in New York, an institution in which Mrs. Green had invested some of her funds. The Texan was made a vice president of the New York bank and held this post for more than ten years. He remembered in 1928 that Ned Green one time had arranged a convention of the agents of his little railroad. A group photograph of the gathering was sent to New York and Mrs. Green asked her son's friend to tell her about each of the men in the picture. Mr. Gill waxed enthusiastic concerning the Terrell agent, a big, smiling giant of a man who was immensely popular.

"No," said Hetty, tapping the man's likeness with a work-

worn finger. "He smiles too broadly. Lawyers always smile when I go to see them. I don't trust men who smile so much."

Once Ned received from her a copy of some Biblical quotations she had been given by her friend Chauncey Depew of the New York Central. She had spoken to Mr. Depew about the trouble Ned was having with applicants for passes over the Texas Midland. It was arranged as a calendar in this manner:

Monday—"Thou shalt not pass." Numbers xx, 18.

Tuesday—"Suffer not a man to pass." Judges iii, 28.

Wednesday—"The wicked shall no more pass." Nahum i, 15.

Thursday—"This generation shall not pass." Mark xiii, 30.

Friday—"By a perpetual decree it can not pass." Jeremiah, v, 22.

Saturday—"None shall pass." Isaiah xxxiv, 10.

Sunday—"So he paid the fare thereof and went." Jonah 1, 3.

CHAPTER XXVII

The priestess of the Chemical National Bank

It would be difficult to find a more dramatic demonstration of the magic of compound interest than that which was worked in Mrs. Green's fortune between the years 1885 and 1916. This period began when she banished her husband to take complete charge of her business affairs, and it ended when she died.

In these thirty-one years her wealth grew from $26,000,000 to more than $67,000,000 and possibly to more than $100,000,000. No woman, we believe, has ever been so successful as Hetty Green in the management of a fortune. She was successful because she never allowed herself to be enticed very far from the security of six per cent. income and never permitted any expensive drains on either the principal or the income. Each day she rubbed elbows with men who were winning fortunes in more spectacular ways but with few exceptions they, or their women folks, were spending the returns extravagantly. There were, too, a few who made so much that no amount of extravagance could, seemingly, impair their financial position.

On one of those days in December, 1885, when Mrs. Green was scheming for revenge on Cisco, Assignee May, and some of her other enemies, the then richest man in the United States was seated in his office, planning to increase his wealth. Mr. William H. Vanderbilt had inherited about $75,000,000 upon the death of his father, the Commodore, in December, 1877. In the course of seven years and one month the son had expanded his inheritance to an extraordinary degree that was by an involuntary action of his about to be revealed to the world. On this morning Mr. Vanderbilt, each of whose cheeks was adorned with a cornucopia of frizzled

black beard, was engaged in conversation with the president of the Baltimore & Ohio Railroad, Mr. Robert Garrett. After a while Mr. Garrett, who sat on a sofa, thought that Mr. Vanderbilt was behaving strangely for one of his usual dignity. His voice ceased to form words and made instead a curious whining noise. His mouth was drawn out of position. Then he fell forward and Mr. Garrett was sufficiently alert to catch him in his arms and lower him to the floor. By the time his visitor had placed a pillow beneath his head Mr. Vanderbilt had ceased to breathe. He left a widow, eight children, and $200,000,000, including a house that had cost $2,000,000.

This house had been ordered by Mr. Vanderbilt out of regard for his wife, his daughters, and daughters-in-law. The Vanderbilts in 1880 had been dissatisfied with their social position. The Astors in that day treated them as upstarts. Mrs. Astor was the queen of an invented aristocracy and her nod was a patent of nobility in that queer, formal world which New York called Society. So Richard Hunt, the architect, had dreamed and studied and sketched and worried until at last, in 1883, the house was built and the Vanderbilts moved in.

All those who attended the first function within its walls were impressed with the costly splendor that had been wrought out of a vision backed by a kingly fortune; a few appreciated that they had been admitted to a work of art. The workmen who had spent many days carving the stone of the great reception hall had been Glasgow artisans. They had gone to work each day wearing mutton-chop whiskers, silk hats, frock coats, and the manners of aloof personages. These men had transformed stone into flowers, and one of them had carved the likeness of a humming bird so fine that guests of the Vanderbilts vowed they had to look twice to discover where its curved needle beak vanished. Mr. Vanderbilt, who had paid all the bills, was so well pleased that he arranged for Karl Bitter, the sculptor, to carve a likeness of Hunt, the architect, and this seated figure brooded as a roof

finial above that house for the twoscore years that it survived as a part of New York.

It was to this splendid residence that William H. Vanderbilt was taken in an undertaker's basket in 1885 and then, a few days later, he was trotted behind quite exceptional horses, down to the ferry and thence to New Dorp on Staten Island, where Richard Hunt had superintended the erection of a mausoleum of his designing. It had cost $175,000 and the guards who were hired to watch it after the entombment of Mr. Vanderbilt were assured of lifetime jobs, pending good behavior.

Each of the Vanderbilt children had a magnificent home in New York. Their houses were so numerous as to create confusion in the minds of visitors from out of town. There was one at Fortieth Street and Fifth Avenue, and others were conspicuous all the way to Fifty-ninth Street. None of them had less than seven millions, and Cornelius and William K. each had between fifty and eighty millions. Vanderbilt became a synonym for extravagance.

August Belmont, American representative of the Rothschilds, having married a niece of Commodore Perry, began to spend his money quite freely at that time. His iron-gray side whiskers were not even ruffled by the successive acquisitions of a Fifth Avenue residence, a stock farm at Babylon, and a summer place at Newport. Each house contained paintings and other works of art which had cost fabulous prices.

Darius O. Mills, a native of a small Hudson River town, came into New York with a tremendous fortune which he had made in California. New Yorkers outside Wall Street first became aware of him when this tight-lipped banker paid $450,000 for a house in Madison Avenue for his daughter who was going to marry Horace Greeley's successor, Whitelaw Reid. For himself Mr. Mills was content with a little place across the street from St. Patrick's Cathedral in Fifth Avenue. It occupied two lots on a Columbia University leasehold and for it Mr. Mills paid $175,000, the highest

price that had been paid until that time for a residence in New York. Then he went abroad after giving a decorator a carte blanche order for the furnishing of his new establishment. When he returned he was delighted with the Oriental magnificence of the interior. The decorator's bill was $450,000. Mr. Mills questioned several items but paid without being sued, although he felt he had been overcharged. It was not an important matter, anyway. Mr. Mills made $2,700,000 in one big advance in Lake Shore Railroad stock which he bought on the advice of William H. Vanderbilt. With this profit he built the Mills Building, opposite the Stock Exchange. Its nine stories of height, considered risky in 1880, were built of Philadelphia brick with Belleville brownstone trimmings. It was also ornamented here and there with terra cotta and there were Kentucky red marble pillars across its front.

Up to the third floor the corridors had a wainscoting of Italian marble and each floor was of marble tile. The first two floors had mahogany woodwork, but the upper floors were reeded and paneled cherry. There were 400 offices in this structure and 1,200 persons reported for work there every day. A small number were women.

There were scores of other very rich men in New York and each year saw additions to their ranks. The women who had married the 'forty-niners were rarely content to stay in California. They wanted to show New York a thing or two. Fifth Avenue was solidly built with the palaces of the very rich. Collis P. Huntington, worth thirty millions which he had made in California, was in the 'eighties eager to treble his fortune. His mind was set on the same sort of opportunities that had appealed to William H. Vanderbilt and Gould. In Huntington's new house there was a porphyry staircase, fifteen feet wide, in which were incorporated alabaster, red nubian, and marbles, milk-white onyx streaked with gold, and other stones which were rated by gossips as semi-precious. In recent times some of the mantles of marble, wood, and stone were purchased second hand from

the wrecker who demolished that house and shipped to Florida to be built into the home of a man who made millions out of a circus.

Mr. Huntington was not rated so rich as Mrs. Green but while he was bossing an establishment in which there were reported to be sixteen servants she was living in furnished rooms, in boarding houses, in cheap hotel rooms, ceaselessly moving as if she were a fugitive from terrible pursuers.

Conjured out of her fancy there were apparitions among those pursuers from whom Mrs. Green was constantly fleeing. There were poisoners, garroters, and men with daggers. Sometimes she professed to believe these enemies had been hired by the ever-swelling tide of her poor relations who would inherit Sylvia Ann Howland's fortune when she died. At other times she would confide a belief that she was being hunted by men who had choked her father to death. One time she told her friend Mrs. Whelpley that the marks of assassins' fingers were on her father's throat as he lay in his coffin. "Like this," she said, and seized her own throat with fingers flexed as talons. Livid lines remained on her waxy flesh when she ended this curious attack on herself. She lived under assumed names, sleeping in a new lodging only a night or two before moving on to some other place. Often her only reason for moving was the penetration of her disguise by her new neighbors. Among all her enemies, real and imagined, there was none so real as the tax assessor. Probably there is no other case on record in which an individual's morbid fears have been enlisted in the service of such a sound economic purpose. By living in cheap lodgings, frequently changed, and never allowing herself to possess a single stick of furniture within the boundaries of New York State, Mrs. Green successfully withstood all of the attempts of tax assessors there to prove that she was a resident of New York and therefore liable to a tax. Even the most modest of apartments, duly leased and occupied, would have made her liable to an annual payment of $30,000 or more.

Mrs. Green's son had occasion one time to testify con-

cerning the manner in which his mother had sought to hide herself around New York and the reasons which had prompted her to do so. Colonel Green said his mother spent a great part of her time in New York attending to her investments at offices and banks and swore that she never had any household effects there. She lived at boarding houses, in hotels, and with various friends, he said, and introduced herself under a variety of names. She was known as Mrs. Norton, Mrs. Hickey, Mrs. Nash, Mrs. Warrington, Mrs. Smith, Mrs. Dewey, and probably, he said, by other names.

"Her favorite name," he said, "was Dewey because she had a dog of that name and took the dog's name in place of her own. She took these measures to avoid annoyance and publicity, as frequent discussion of her wealth in public prints had subjected her constantly to pursuits by reporters, photographers, cranks, beggars, and people with something to sell."

"It was more than reporters who pursued her, wasn't it?" inquired one of Colonel Green's lawyers.

"Beggars and cranks, you know," he replied. "She was very timid after her friend Russell Sage was shot by a crank who wanted some money, and would always take another name. The newspapers advertised that she carried money around with her in a black bag, and people tried to grab it, so she went around under an assumed name. She was a woman of her own mind and I had enough to do looking after her business. She wouldn't let me dictate if I wanted to. She was a pretty strong-minded woman."

Colonel Green gave that testimony after his mother's death in proceedings instituted in behalf of the State of New York in its futile efforts to collect a transfer tax from her estate.

Beyond question the attempt to assassinate Russell Sage frightened Mrs. Green, but this incident occurred in 1891 and for some years before that Hetty had been living furtively. After her 1885 quarrel with Green she was obliged to spend most of her time in New York but she was reluctant to live

in the city and found a place to board at Far Rockaway. This Long Island seacoast village was then several hours' journey by ferry and steam train from the city. In summer the place was a crowded resort and the surf there was thronged with daring spirits, somewhat unconventional, it is true. The men wore bathing suits with half sleeves and trousers that hung only a few inches below their knees. Blushing ladies wore opaque costumes that betrayed as little of their structure as if they had been so many seals encased in fur and blubber. Even their blushes were hidden beneath straw bonnets tied down with strings under their chins. Mrs. Green saw none of the shocking things that made talk on the boarding-house verandas, for the reason that she did not go to Far Rockaway in the high season. She made her first pilgrimage there in the late fall when most of the boarding houses had closed their shutters. She arranged with one of the few remaining landladies for board at the rate of five dollars a week. In walking in the sand to and from the railroad station Mrs. Green wore a pair of fisherman's boots. Sometimes her boy Ned came out there to stay with her. He had a small boat and an inherited fondness for the sea. The daughter, Sylvia, was in a convent, and old Mr. Green moved only between his bachelor lodgings and his chair at the Union League Club.

In 1895 Mrs. Green was living for the second time in No. 89 Pierrepont Street, Brooklyn, in a third-story rear hall bedroom of the boarding house conducted there by Mrs. A. E. Bonta. She was paying seven dollars a week for her room and meals. The last time she had lived in this place Mrs. Bonta had been frightened by an anonymous letter that arrived in the mail one day. This letter contained a warning for her wealthy boarder. In substance the letter, which seems to have been prepared by an illiterate person, warned of an attempt that was to be made to abduct Mrs. Green and hold her a prisoner until she consented to ransom herself. Mrs. Green's room was to be entered, the letter stated, the

occupant chloroformed and then borne in the arms of her abductors to a waiting carriage. However melodramatic the telling of it may sound now, there was a cold menace in the possibilities of that threat which might have frightened anyone, no matter how bold. Labor troubles had always followed the financial panics, but the industrial collapse that came after the panic of 1893 was the cause of demonstrations by unemployed that caused frequent use in editorials of the word "anarchy."

As Mrs. Hetty Green sat alone in her bleak hall bedroom, equipped with a washstand and a slop jar, a band of agitators, tramps, and other unemployed men were beginning to form themselves into a corps to march on Washington. This demonstration was the scheme of a person named Jacob Coxey who lived in Massillon, Ohio. His ragged followers were spoken of as "Coxey's army."

Sometimes, under the escort of Miss Annie Leary, New York society was permitted to see Hetty Green's daughter, Sylvia. Often Miss Green was a house guest of Miss Leary in her Fifth Avenue home. This was at a period when circumstances suggest that the daughter was seeing more of her father than she was of her mother. He was sleeping in the Hotel Cumberland, which was maintained as a bachelor establishment. At intervals he had conferences with his wife but they were definitely separated. There was an occasion in 1894 when Mr. Green, in formal evening attire, presented himself at the Hotel St. George in Brooklyn. He had come, by arrangement with his wife, to take Mrs. Ogden, of San Antonio, to dinner and a show. Mr. Ogden was busy at this time helping Mrs. Green in her contest with Barling, an executor and a trustee of her father's estate. Green, too, was a trustee by this time, but he shared his wife's view that Barling should be removed. After the theater Hetty was interested enough to ask Mrs. Ogden if she had enjoyed herself. Mrs. Green told Mrs. Ogden that she loved music, the opera, and fine clothes; but in the years of their acquaintance the Texas

woman never knew Mrs. Green to indulge her taste in these pleasures. She spent her nights reliving the experiences of her business day. That day was spent habitually in the Chemical National Bank.

At night she disappeared from the financial district and few persons were sufficiently trusted by her to be permitted to know where she went to sleep. Sometimes she had a room on the Bowery. She told her friend Mrs. Whelpley about this place. Another time the newspapers discovered that she was living in Hempstead, then a small village, in Nassau County on Long Island. At other times she was known to be staying in various moderately priced hotels. Not even her closest relatives were always aware of Mrs. Green's address. Once she had a flat in Harlem, up several flights of stairs, where there was no ice box so that her meat spoiled. This trivial loss was a subject of conversation with her several years after it occurred. There were many months when she was constantly on the move, carrying so little baggage that she was frequently required by suspicious landladies to pay for her accommodations in advance. But to assume that her nomadic existence was due to the harassment of either cranks or reporters would be to ignore certain sound evidence that is written into the records of the New York tax commissioners. She appeared before them in 1896, accompanied by two lawyers and two stenographers. She went to contest her assessment for the year 1895 on $1,540,000 of personal property. She explained that one of the stenographers was to serve as a check upon the other, so that she might be sure of an accurate report of the proceedings. One of her lawyers had another stenographer, and three others recorded the proceedings for the assistant corporation counsel of the city and for the tax commissioners.

Mrs. Green boldly contended then that she did not live in New York. If she had any home, she said, it was in Bellows Falls. Even there, Mrs. Green insisted, she did not live in her house but preferred to stay in a hotel. She read from a list of places in which she had spent a few nights each in New

York during the preceding year. Some of these were the houses of friends in which she said she had been received as a guest.

It is probable that she paid board when she was ostensibly a guest because she did not like to be placed under obligations. When she visited the home of Frank Chandler in Chicago she insited upon paying board at the rate of ten dollars a week. She acknowledged that she had boarded for sixteen days at No. 16 East Forty-seventh Street.

"Where did you stay last night?" inquired Assistant Corporation Counsel Dean, sternly.

"At the Hotel St. George, in Brooklyn," replied Mrs. Green. "I have paid my bill there and I don't know where I shall go to-night."

Mr. Dean had his mouth open to begin another question when Mrs. Green asked, sweetly: "Couldn't you find me a place, Mr. Dean?"

Mr. Dean and the tax commissioners looked at each other hopelessly and the hearing was adjourned. The amount of the tax which Mrs. Green was then trying to avoid was about $30,000.

Mrs. Green was not alone in her effort to avoid a personal property tax in New York. Theodore Roosevelt, who was counted a good citizen, is known to have gone through a ceremony which relieved him of the necessity of paying such a tax. This common practice was called "swearing off a tax." Those who did it took oath that they did not possess any personal property in New York. We learn from Gustavus Myers's book, *The History of Great American Fortunes*, that the evasion of taxation was practised widely.

> It was practiced [according to Mr. Myers] by the entire large propertied interests, not only in swindling New York City of taxes on real estate, but also those on personal property. [Michael] Coleman [president of the Board of Assessments and Taxes in 1890] admitted that while the total valuation of the personal property of all the corporations in New York was assessed at $1,650,000,000 they were allowed to swear it down to $294,000,000.

Coleman's admission was made in 1890 before a State Senate committee investigating the Tax Department.

In the later years of her life, at least, Mrs. Green had a verbal understanding with the town listers of Bellows Falls that she should not be required to pay a personal property tax on more than $100,000. The first year that her name appears on the lists of taxpayers in Bellows Falls was 1880, when she was assessed for $8,600 worth of property and E. H. Green for $2,000. In 1881 Hetty was assessed on $16,000 and her husband on $4,000. In 1882 their personal property assessment was the same. There is no record that either of them paid anything in 1883, but in 1884 Mr. Green paid a tax on a piece of real estate assessed at $4,500. In the following year, the year of the Cisco failure, he listed as his sole possessions a watch and seven dollars. His wife was not assessed that year and neither of them paid anything in the years 1886, 1887, and 1888.

In 1889 Mrs. Green was assessed for $30,000 worth of personal property but for the following year there is no record. She continued to pay on $30,000 in 1891, 1892, and 1893. In 1894 the total was the same but it was distributed between herself and her children, a tax on $5,000 for each of them and on $20,000 for herself. She began paying a tax on an assessment of $100,000 in 1895. In addition, of course, she was paying heavy real-estate taxes.

She did not pay any personal property tax in Bellows Falls in 1907, the year of the panic. She quarreled with the listers in that year, it is recalled, and threatened to move away from the town unless she was shown consideration.

In 1915, when Hetty was paying on an assessment of $100,000 in Bellows Falls, the New York *World* informed its readers that Henry Clay Frick and Cornelius Vanderbilt were paying taxes on only $500,000 each. Jacob H. Schiff was paying on $400,000 and George F. Baker, probably richer than any of them, was paying on $200,000. James Gordon Bennett in that year was paying a tax on personal property worth $300,000.

Once when Mrs. Ogden was talking with Hetty Green in one of the public rooms of the Waldorf Astoria, the old woman suddenly drew her friend behind the raised sounding board of a grand piano. She explained that she did not wish to be seen by a man who was sitting in the lobby. She said he was the tax assessor. Mrs. Ogden was a guest in the hotel at the time, and while Mrs. Green chatted with her she was, Mrs. Ogden noticed, glancing alternately from a clock on the wall to a street-car transfer in her hand. She departed abruptly.

In Chicago Mrs. Green was represented in tax matters by Willis Melville, a lawyer, during the years 1900, 1901, and 1902. According to Mr. Melville she was being taxed more heavily in proportion to her wealth than some other rich persons in Chicago. He said she usually succeeded in antagonizing the assessors by harsh criticisms made as often as not through the newspapers. Mrs. Green agreed to give Mr. Melville one third of what he saved her in taxes. One year he saved her more than $42,000 and expected a fee of $14,000.

"She talked and talked," said Mr. Melville in 1928, "and offered me $2,500. Finally we compromised my claim. She paid me $4,500. I rather lost enthusiasm for this client after that but, on the whole, I liked her. She was always entertaining, even when she was irritating.

"I remember that there was a woman in Chicago at that time who was notorious. Her name was Belle Deming, a handsome girl and generous. She drove behind one of the best teams of horses in Chicago with a coachman on the box. Some joker pointed her out one day as she rolled along in her smart turnout and said: 'There goes Hetty Green.' For some time after that there were people in Chicago, a lot of them, who simply would not believe that Hetty Green was a shabby old woman. Belle Deming looked as they believed Hetty Green ought to have looked."

It was suggested to Mrs. Green one time that some rich men in New York had declared themselves non-residents, but because of their large realty holdings in the city had

volunteered to pay taxes on a certain amount of personality. She was asked if she approved of this policy, and replied:

"Just let me tell you they won't get any of my money in that way. The others can do it all they want to. I pay what I have to. I am simply rotating between here and Chicago. I was proved to be a non-resident of New York several years ago, and so, of course, I don't pay taxes here. I have had friends in this bank [The Chemical National] for many years and they allow me to come here and get my mail and telegrams. Since my husband died I have had no special home of my own. My daughter is in Bellows Falls and my son is in Texas. My business calls me here and to Chicago, so I simply keep going back and forth."

In 1894, when William Jennings Bryan was representing a Nebraska district in the House of Representatives, he delivered a number of speeches in favor of an income tax. Once he cited the behavior of Mrs. Green as an outstanding example of the need of such a tax. He said:

"She [Mrs. Green] owns property estimated at $60,000,000 and enjoys an income which can scarcely be less than $3,000,000, yet she lives at a cheap boarding house and only spends a few hundred dollars a year. This woman, under your indirect system of taxation, does not pay as much toward the support of the Federal government as a laboring man whose income of $500 is spent upon his family."

Mrs. Green had a stroke of luck with regard to taxes in 1900. The Massachusetts Mutual Life Insurance Company received a tax bill from Chicago and paid it without certifying the property listed in the bill. The amount of the tax was $1,105.58. Some time later the company received another bill. They had a receipted bill and a canceled check to show that they had paid the tax on their Chicago property, but the tax collector would not accept this evidence. He said the first bill was a clerk's error and that the insurance company had paid the tax on a piece of property belonging to Mrs. Hetty Green. The official contended that the company should have verified the bill before paying the tax. Protests

were of no avail and so one day two representatives of the insurance company called on Mrs. Green at her desk in the Chemical National Bank.

They were polite and, it may be, plaintive. It was explained to Mrs. Green just how the error had occurred and also that the insurance company had been forced to pay the tax a second time to save their land from being sold for taxes. W. W. McClench, who was chairman of the board of the Massachusetts Mutual Life Insurance Company in 1928, said that Mrs. Green talked about many diverting things, but that finally the two insurance company men left after getting what they believed was a verbal acknowledgment of the debt. Mrs. Green did not, however, send her check, and finally in 1903, after much unsatisfactory correspondence, the company sued her in Hampden County, Massachusetts, of which Springfield is the seat. Hetty came to court with a firm of local lawyers, Carroll & McClintock. One of them is now Judge Carroll of the Massachusetts Supreme Court. The hearings lasted several days and the judge then ruled that Mrs. Hetty Green was under no legal obligation to refund the tax money to the insurance company. Whatever obligation existed, he said, was moral.

Mrs. Green turned to her lawyer, triumphant. "That," she said, "is sound law. I'll take the moral responsibility of not paying."

Newton Phelps, who was acting as Mrs. Green's secretary at the time, said in 1928 that Mrs. Green's stubbornness in this matter was due to the uncivil attitude of the attorneys representing the insurance company. He said also that after winning the suit she sent the company a check for the amount due them, less the amount she had spent to fight them. This statement was submitted in 1928 to Mr. McClench, who then wrote from the office of the company:

> We have made careful search of our records here but can find no evidence that Mrs. Green ever paid this corporation any sum of money to reimburse us for the amount we paid by mistake as taxes upon her property.

However carefully hidden by night, Mrs. Green was generally an easy person to find in the daytime. She was as much a part of the Chemical National Bank as the treasure vault. Her associations there were among the most enduring in her lifetime.

Miss Catherine Lorillard Wolfe may well have been the first of her friends to direct attention to the substantial character of the Chemical National. In 1844, when the Chemical Manufacturing Company of New York was organized as a "free bank," John David Wolfe had invested $20,000 in 200 shares of the stock. When the estate of Miss Wolfe was settled after her death it was figured that the original investment of $20,000 had returned $1,750,000 in dividends and through the growth of value represented by the stock.

The president of the Chemical National Bank was a gentleman highly respected in New York. He was a Connecticut Yankee. His cheeks were rosy and his manner mild. "What," asked an interviewer, "is the first essential of business success?" and without hesitation Mr. Williams replied: "The fear of God." In 1878, when he became president of the bank, the gross deposits were $11,400,000. Seven years later, in 1885, the gross deposits had been increased to $23,280,000, and this gives us a yardstick with which to measure the degree of warmth in the welcome that was given by President Williams to the middle-aged and tear-stained woman who arrived at the front door of the bank with an escort of private detectives and a cab laden with paper tokens of a treasure greater by several millions than the total of the bank's deposits. When George Gilbert Williams came from the rear of the bank to greet Mrs. Hetty Green on that day their meeting was almost like the merging of two banks. That is precisely what Mrs. Green was to become, a one-woman bank. In the Chemical National she was treated during all the years of her stay as if she had been a queen and her most eccentric behavior was viewed as if it was at the very hairline balance of normal. For this the stockholders of the

institution owed always a great deal of thanks to the tact of George Gilbert Williams.

Mr. Williams and Hetty Green mutually appreciated the other's judgment of commercial paper. If Mrs. Green was sometimes peevish Mr. Williams would not allow himself to be, and lesser persons in the bank all knew instinctively that their jobs depended upon their ability to remain on good terms with the richest woman in America. Mr. Williams cannily realized that she was sensitive. His must be the credit for making his subordinates realize that no act of Mrs. Green's, no matter how fantastic, should be excuse for a superior smile.

Banks to-day expend considerable ingenuity in persuading the communities in which they function that they are prepared to go to exceptional lengths to serve their customers. Yet it is doubtful if there is anywhere a bank customer who is getting the kind of service Mrs. Green received from the Chemical National Bank; and she treated the institution—at times—as unfeelingly as if it had been a naughty child. Even so there were many with whom she associated in that bank who developed for Mrs. Green a deep feeling of affection. She was whimsical; she was literally powerless to give money away; but she was intensely human and neighborly.

There was a slovenly old fellow around the bank who prodded under the counters with a broom or a mop, who washed the windows and ran errands. His name was John Drobinski and he was listed on the bank's payroll as a porter. It was decided that a neater person was required for that job and John was fired. Hetty's heart was filled with sympathy for the poor old man when she learned that he had been dismissed. She spent a solid week trying to find him another job and she did not give up the hunt until she had found one for him, either.

Gradually as the years rolled by the cabload of materials which Mrs. Green had brought from the Cisco bank were increased until their bulk would have filled a number of such vehicles. From time to time she brought into

the bank trunks, suitcases, bags, and other receptacles which she wished to have stored. Finally President Williams quietly arranged and furnished a private office for Mrs Green. When she was led into it she was enraged. She would not have an office and that was all there was to it.

There is no explanation of her prejudice unless it may be that she felt that this was an effort to sidetrack her and get her out of the way. Perhaps she felt that an office would have exposed her to the tax assessor. Later she proposed to Henry Barling that he could occupy this office rent free and save $700 a year in the administration of her father's estate. But Barling did not want to do his work so close to the beneficiary of the estate he managed. His refusal to make the change may have been the real cause of their break. At any rate, Mrs. Green herself would not occupy the private office, but continued to rove around the bank, occupying any desk that was convenient for her purpose. At times she sat cross-legged on the cold stone floor of the bank and surrounded herself with portmanteaus and trunks. As she opened letters and took out checks she sometimes poked them away into the nearest open bag or suitcase or stuffed them into her bosom.

In addition to the immensely valuable space allotted to her in the bank vault she preëmpted other storage space on the second floor of the bank, and among her possessions there were many packing cases and a wagon and a buggy, acquired no one knows how or where. As a concession to the bank's need of space, the wheels of these vehicles were removed and placed within their beds. No clerk in the bank ever dared to smile or grumble as the pile of these strange articles grew into a pyramid of vast proportions through the years. If Mrs. Green had desired to store a pet gorilla on the second floor Mr. Williams would have, we must believe, provided an attendant and a supply of appropriate food. Mrs. Green's presence and Mrs. Green's fortune meant literally hundreds of thousands of dollars' worth of business to the bank.

From time to time she developed a fancy for some one of

the bank employees. Whatever his duties had been that one was detached forthwith and made the attendant of Mrs. Hetty Green. One who served her during many years as a messenger was not an employee of the bank but a pensioner whom she had inherited from her father. He was a New Bedford man, a drunkard, sweet-tempered, lovable, and loyal. He knew the name and rig of every ship that had sailed in the fleet of I. Howland, Jr., & Co. His name was Lawton and around the bank he was called Sunny Jim. At night, unless he was tempted into wilder associations, he crossed the bridge to a charitable home conducted by Episcopal women in Brooklyn. Hetty would scold him and cluck her tongue at his repeated falls from grace, but she never allowed him to go hungry. Sunny Jim Lawton thought she was not only the richest woman in America, but the finest. She made him perform some chore every time she gave him anything. It was a part of her creed.

It was to be expected that Mrs. Green, seated on the floor of the bank, would soil her hands. Sometimes in brushing back a stray wisp of hair from her eyes she would smudge her face. Then if she was suddenly inspired to visit another office in the financial district the persons in the crowd who recognized Hetty Green would comment sharply on the state of her dress and the condition of her hands and face. In time she kept much of her clothing at the bank. Some of her dresses were left hanging in the vault and the clerks in charge would no more have dared to move them than they would have dared to interfere with the arrangement of the bundles of her mortgages and stocks and bonds. Sometimes when she was leaving town for Bellows Falls or Chicago she would have her trunk moved into the bank to escape the obligation of maintaining lodgings during her absence.

The treasurer of the Queensboro Corporation is a man named Fred Dunn. From 1883 until 1900 he was a clerk in the Chemical National Bank. Any mention of Hetty Green renews in his mind a vivid picture of an elderly, stern-faced woman clipping coupons from a mound of bonds. The

coupons were dropped into a basket. Sometimes a young girl assisted the old woman. It was not practical to interrupt the task to go to luncheon so the old woman would, on such occasions, carry a sandwich in the pocket of her dress. Usually it was a ham sandwich, and it was shoved into the blackness of her pocket without wrappings.

Each day brought a great many persons into the bank whose only purpose was a chat with Hetty Green. Chauncey Depew, the head of the New York Central Railroad, called on her sometimes. Those who came to see her were of high and low degree, promoters of impossible schemes, inventors, beggars, swindlers, clergymen, reporters, financiers, and an occasional society matron. These usually brought a subscription list and sought to overwhelm Mrs. Green with a flood of endearments, but Mrs. Green could keep a firm clutch on her checkbook and utter nine "darlings" to a single "dear" spoken by the most effusive of these visitors.

There was an ever-present fear in her mind that some forger would succeed, by imitating her signature, in draining her bank account of thousands of dollars. Consequently she hated to sign her name. In communicating with her agents, members of her family, or debtors it was her custom to write on the face of an envelope that had been addressed to her. She would write, for example: "Your coupon church note Englewood is at Chandlers—due May 12——" Instead of a signature to identify the author of this curt reminder, there would be Mrs. Green's name and address written in another hand. She saved every envelope that came to her through the mails and used them as stationery.

One time down in Texas Colonel Green received a telegram commanding him to do certain things.

"How do you suppose I know that is from my mother?" he said to a friend.

"Because her name is signed to it?"

"No, sir," denied Colonel Green. "I know it's from Ma because it came collect."

CHAPTER XXVIII

Hetty invokes the aid of God

"WALL STREET," explained a banker with orthodox side whiskers and an English accent, "is not the place for a lady to find either fortune or character."

This person, named Henry Clews, then felt himself obliged to account for an exception whose unaided sagacity was keeping her among the most successful millionaires, and so he wrote of Mrs. Green that she was made up of a powerful masculine brain in an otherwise female constitution, "one among a million of her sex."

Mr. Clews's sentiment respecting women and business was a current belief during his lifetime. All men seemed to subscribe to the notion and most women accepted it as tamely as they accepted administrators, custodians, conservators, trustees, and other species of masculine guardians appointed to control their inheritances. If in that time display of any part of the female anatomy between instep and shoulders was obscene, the exercise of feminine reasoning power was perversion. Women should be sweetly emotional. Any woman who achieved success was certain to be indexed with a ribald wink or the dogmatic assertion that she had a man's brain. Mr. Clews's associates winked, or went into details when they mentioned Tennie C. Claflin and her sister, Victoria Woodhull, but Mrs. Green's frumpy clothing forbade the winks, so her countrymen were asked to believe that she had a man's brain.

The idea that women were constitutionally lacking in the sense to handle money was one with which Hetty was at war all her life. Her poor mother had never been permitted to sign a check or make a will. Her own childhood had been rasped with a constant flow of suggestions that she would

probably grow up to be a wastrel. Her days had been crowded with talk of God and supply and demand. She had been trained to invest at an age when most girls are being taught how to curtsey, and then had found herself, aged thirty-one, expected to say "Please" and "Thank you, sir," in dealings with two sets of executors and trustees, all of whom she regarded, justly, as less competent in business matters than herself. Sylvia Ann Howland had been given possession of her own inheritance while the money of Abby Slocum Robinson, Hetty's mother, had been given into the custody of a trustee and a husband. The very suggestion that she needed a trustee was insulting to Hetty and always had been. The burden of her years of complaint to Sylvia had been that she did not want a trusteed will, and every time she protested she must have heard some Quakerish expression that hurt her pride.

There is no way now to determine the degree of the incompetency of Hetty's mother, yet there is reason to believe that somewhere in that situation is curled the root of the fanatical reluctance to spend money which was the dominant characteristic of Mrs. Green. If she lost her fortune she would justify the unpleasant warnings that had been dinned into her ears from the time she learned to talk; if she increased that fortune she would disprove the charge that she was no more fit than her mother had been. This was another reason why she hated lawyers. They were the ones who often, and for selfish reasons, sought to persuade a court that this woman or that one, possessed of riches, was incompetent. This, we believe, was why she pursued with hatred for so many years the Honorable Joseph H. Choate, whose law firm had been the legal advisers of her father at the time he drew up a will that left the bulk of his estate in trust for her. This hatred was still churning her thoughts when, at last, she died.

Hetty Green was never a feminist in the sense in which the word is applied to Susan B. Anthony, and yet she felt outraged because of the inequalities that afflicted women. She said she hoped not, when an interviewer asked her if she thought the

United States of America would ever have a woman President.

"I don't believe much in so-called women's rights," she said. "I am willing to leave politics to the men, although I wish women had more rights in business and elsewhere than they now have. I could have succeeded much easier in my career had I been a man. I find men will take advantages of women in business that they would not attempt with men. I found this so in the courts, where I have been fighting men all my life."

When, however, Mrs. Green found herself balked in mortal courtrooms she often appealed to a higher tribunal. She believed in the efficacy of prayer and went to God with her problems as freely as if He had been a banker.

"I prayed," she said in 1896, "that the wickedness of that executor [Henry Barling] might be made manifest to New York; and after my prayer that executor was found stone dead in his bed." She made that prayer in public!

It was with anything but a masculine brain that Hetty Green began her fight with Barling, who with Abner Davis and Edward Mandell had been named as executors and trustees under the will of her father. She began that struggle at a time when circumstances suggest that a feature of the very quality which distinguishes a man from a woman was leaving her. She was greatly disturbed in her mind. Trivial incidents seemed under the magnifying gaze which she turned upon them to be of terrible significance. But such was her economy that she managed to use even her queerness as a tool for the accomplishment of one of her major purposes.

Abner Davis, who had testified against her in the proceedings designed to break Sylvia Ann Howland's will, was sent to a sanitarium. Mrs. Green had her husband appointed to succeed him as a trustee. Davis died in 1883.

Edward M. Mandell, of New Bedford, died during the trial of the case after avoiding New York and Hetty Green for many years. She had her son appointed in his place.

Then Barling died in such a manner as to suggest to Mrs.

Green that God had given her a sign of His love, and she succeeded in having her daughter, Sylvia, appointed in his place.

These successive appointments were each as battles won in a single campaign. After thirty years she had received a diluted bath of vindication from the shame of being regarded as unfit to care for her own money. She was entirely satisfied with the new arrangements. The fees of the estate were poured back into her own funds. The investments were made precisely in accord with her judgments. When she had accomplished this she turned her attention to William Crapo and the other trustees of her aunt's fortune. Although at times she nearly drove Mr. Crapo to distraction, she never succeeded in forcing him to resign his office. In that matter she had to be content with the appointment of her son to succeed one of Mr. Crapo's associate trustees.

The fight with Barling began in 1888 and continued until at last, after seven years, this old man was literally worried to death.

The forced sale of that section of land in Cicero, the cause of her hatred of Judge Collins, caused Hetty, so she told friends and newspaper reporters, to look closely into the administration of her father's estate. What she found out was that in the course of twenty-five years of control Mr. Barling had several times permitted his own interests to sway his decisions as to certain large expenditures of money. He had, for example, used the estate's funds to bolster up a dying shipping business in which his own money was invested. In the Cicero matter he had been, the record seems to indicate, a little prejudiced by his own interests in favor of a sale of the land at a time which Mrs. Green, whose judgment concerning real estate was superior, believed was premature.

It was not until near the beginning of 1895, almost ten years after the Cisco failure first endowed Mrs. Green with news value, that she was engulfed in a wave of publicity, some of it due to her own efforts to convince newspaper readers that conspirators were bent on having her life and

her fortune. Her counsel then was William H. Stayton. It was he who told newspaper reporters about the suspicions of his client. When he was interviewed an action between Mrs. Green and her trustees had been pending in the Supreme Court for several years. It was brought in January, 1892, before Justice Patterson, who appointed as a referee to take the testimony Henry Anderson of the law firm of Anderson & Howland. Poor Mr. Anderson!

Whether Mr. Stayton really was carrying out the wishes of his client is now unimportant. The fact is that he was placed in the position of sponsoring the melodramatic charges which appeared in the New York *Herald* as follows:

If the fears which Mrs. "Hetty" Green has communicated to her counsel, William H. Stayton, have their foundation in fact there is reason, indeed, for the life which this eccentric woman has lived for so many years. There is then an explanation of the hurried trips between this city and her country home in Bellows Falls, Vt., her hiding from public gaze as much as it has been possible for a woman of her enormous wealth, and her change of boarding place whenever it became publicly known.

They are fears which sprang up in her heart at the bedside of her dying father, Edward M. Robinson, in 1865, when he told her that he believed the end which was near to him was the culmination of a conspiracy against his life, that he had been poisoned, fears which were augmented by the almost immediate death of her maiden aunt, Miss Sylvia Ann Howland, and which she believed was a part of the conspiracy; fears that the same conspirators have been plotting ever since to kill her children and injure her.

However much of this may be true, it has been a cloud that has darkened Mrs. Green's life throughout all these years and made of her a recluse. It has given fearful significance to events which she would otherwise have deemed trivial and accidental.

So firmly does Mrs. Green believe that her father and aunt were murdered that for many years she has been, through her attorney, Mr. Stayton, and through other means, collecting affidavits and gathering together facts from every available source relating to their deaths. These documents are in the vaults of the Chemical National Bank, and it is Mrs. Green's intention to leave them among her effects, to be made public at her death. (None of these documents were made public.)

The affidavits bearing upon the death of her aunt were mostly

taken at Miss Howland's native town, New Bedford, Mass., by Lawyer Stayton, who gave yesterday the details of Mrs. Green's story.

Herald readers have long been familiar with the eccentricities of "Hetty" Green. Curious events in which she had figured, attempts to kidnap her, to injure her son and to end her own life or injure her have been told often in its columns. But none have known, or dreamed, that in it all she saw, or fancied she saw, the workings of a conspiracy that had endured for nearly thirty years.

Mrs. Green has not been able to gather sufficient evidence to warrant her in charging any person or persons directly with murder, else those papers would not be suffered to lie there in the bank vaults, till she has passed away, but she believes there is enough in them, so that when they shall some day see the light they will show that her fears are not all groundless and will cast suspicion on certain men in New Bedford and elsewhere.

"Hetty Green" was only a mere girl when she was called from her New Bedford home one day in June, 1865, to this city, by the news that her father had been taken suddenly ill. When she reached here he was fast sinking. The story that the girl heard then from her father's lips has haunted her to this day. He told her, too, says Lawyer Stayton, that his property of some $9,000,000 was to go to her, and further said that he wished to have for his executors and trustees Edward H. Green and Henry Grinnell, of New Bedford.

Then he expressed a desire to see the will he had made, seeming to apprehend that it was not as he wished it. Before it could be brought he had died. When it was opened it was found the executors and trustees named were Henry A. Barling, a clerk in his employ; Edward D. Mandell, managing clerk in Mr. Robinson's New Bedford office, and A. H. Davis, a clerk in his New York office. The property, moreover, was mostly left in trust for "Hetty," only $1,000,000 passing to her direct. Mrs. Green, as told in the *Herald*, now accused Barling, the only surviving executor, of gross mismanagement of the trust fund.

In connection with the death of Edward M. Robinson, there is an affidavit in Mrs. Green's possession, which bears strongly upon the manner of his taking off. Lawyer Stayton, who took the affidavit, could not tell me the name of the witness, but the testimony given by a servant is to the effect that a portion of the food, of which Mr. Robinson had eaten just prior to his illness, was given to a dog in the house and the animal died in agony.

It was only nine days after this that the aunt, Miss Howland,

died at New Bedford under highly suspicious circumstances. Lawyer Stayton says nine-tenths of the best citizens of that town firmly believed her death was the result of a conspiracy. There is cogent proof in the affidavits, if they be true, to show that Miss Howland's death was due to foul means.

Although "Hetty" Green was the favorite of her aunt, and always looked upon as her prospective heir, it was found when Miss Howland's will was opened that the bulk of her estate had not been left to "Hetty" Green, but to others, with many of whom Miss Howland had had but slight acquaintance.

With her father's warning in mind, and amazed at the disposition her aunt had made of her property, "Hetty" Green one day spoke to Davis, one of the executors and trustees, regarding the evidences of a conspiracy that seemed to surround her. His reply she will never forget, says Lawyer Stayton.

"If you are not careful," said he, "you will be taken out of the house, feet foremost, just as your father was." She complained to the other trustees and not long after Davis was confined in an insane asylum. He died suddenly shortly after being released.

The importance of this account is that Hetty believed by this time that her aunt and her father had been murdered.

In support of the charge of mismanagement of Black Hawk's estate there was more convincing evidence. One of these dealt with an expenditure of $61,000 for repairs on the trading ship *Governor Morton*. There were no vouchers for these payments, according to Mrs. Green's attorney.

Another item which was questioned was one of $66,500 paid into the treasury of the Pacific Guano Company for the avowed purpose of keeping the company afloat until Barling could market the shares which Robinson had held in this company. Mr. Barling did not deny that he, too, owned stock in this company.

There was an item of $166,000 expended for improving property in Chicago of which Mrs. Green was suspicious.

"Money was squandered like water over the Chicago property," said Mr. Stayton to reporters. They spent $166,000 in improvements which did not improve at all the property belonging to Mrs. Green, but was for the interest of some of

the executors and trustees who individually owned adjoining property. They laid out expensive roads and planted trees. This did not help Mrs. Green at all because her property was sold in bulk, but it vastly helped the property in the neighborhood."

These charges are all important to this biography because in Mrs. Green's lifetime there grew up a false legend that she watched her money so closely it was impossible to cheat her. The entire force of the National Park Bank was working one night in an effort to locate a five-dollar discrepancy on the books. Through a clerical error some unidentified depositor had been overcharged with a five-dollar item. The problem was to find out which depositor's account had suffered. The clerks were proceeding alphabetically and one of them called out:

"Mrs. Hetty Green."

"Never mind that one," commanded the tired cashier "If it was there we'd have heard of it before this."

She did have a remarkable memory coupled with a tireless suspicion of the people with whom she dealt, but she was far from being so accurate as this typical anecdote would suggest. The system which obtains in an ordinary business today was entirely lacking in her management of her affairs. Such clerks as she had from time to time were usually loaned to her as a courtesy of the bank she patronized and her interests were so varied and scattered that we are forced to believe that it was for years an actual relief to her to be able to saddle upon others the care of the Howland and Robinson estates. When she began to scrutinize the transactions of more than a quarter of a century, Barling had become an old man, querulous and forgetful and therefore unable to present a vigorous defense such as might have been made by the young Barling who had gained the confidence of Black Hawk.

Barling made his first retort in the newspapers.

Young man [he said earnestly to one of the reporters who called on him at his home in Highwood, New Jersey], if you ever are an executor, don't you be an executor for a woman.

The whole thing is a lie and you can use that language, if you care to, in print. I wish Mrs. Green could hear me say it.

To begin with the suit isn't as the newspapers state it at all. Mrs. Green doesn't sue me. The case is Barling against Green; that's the title of the suit and it's one for the settlement of the accounts of the executors and trustees. It was begun by Evarts, Choate & Beaman on Jan. 7, 1892, nearly three years after I asked them to begin it. They were counsel for the estate, you know. The delay was not due to any disinclination on the part of the firm to begin the suit, but they are slow down there, you know. In 1889 an accounting for settlement was made up for them by me, or rather by an expert accountant, a Mr. Thompson, whom they recommended to me, and I asked them then to begin the suit. They said they would, but things dragged along until the first part of 1892, when they finally got at it. I suppose the accounting was not satisfactory to Mrs. Green for some reason, though I do not know the exact grounds of her side of this suit.

As stated in the newspapers the thing is wrong in the first place. She starts off by saying that her father left an estate of $9,000,000. He did no such thing. He left one of $5,000,000, and he owed $2,500,000. We had to pay his daughter, Mrs. Green, $1,000,000 and finance for the rest. Mr. Robinson had about half a million dollars of bad debts, and of these we collected $300,000. The executors increased the estate $300,000, I believe.

Instead of having paid her $334,000 income from the estate, we have paid her $2,300,000, and for the collection of it we have charged the rate provided by law, one per cent. for each executor. The executors could not settle up the estate in eighteen months. They could not settle it until land held jointly by Mr. Robinson and R. H. Hyman—that section of Chicago land—was sold. That was sold in 1889 by order of the court, after Mr. Hyman's death in 1886 had dissolved the partnership. The executors gave no bonds because the will provided that they need give none.

Mrs. Green speaks of me as a mere clerk of her father's. I held the old man's power of attorney for three or four years, while he was in business, and he paid me $12,000 a year for taking care of things for him. He was close, like his daughter, but he was liberal at the same time. . . .

These stories do not worry me in the least. I have been looking for them in the newspapers any time these three years since the suit began. The whole matter is one of Mrs. Green's freaks. We made money for her, and now she objects to the way we did it. . . .

Mrs. Green could have had an accounting at any time, and the

books were always open to her inspection. I do not remember that she ever looked at them. She was always too busy. We tried to account, and she would not have it. . . . After she came back she was always just going somewhere. In 1876 we tried to get her to receive an accounting, but she said she was just going out west, and asked us to defer it. "There is plenty of time," she said; "everything is all right and I'm busy, and I wish you would put it off a little while." So we put it off to oblige her.

In 1889, when we wanted to account to her she was just going to Bellows Falls, she said. That's a little place up in Vermont, which she claims as her home, to evade taxes, I believe. I do not think she lives there more than a week or two a year. . . .

The statement that A. H. Davis, one of the executors, became insane and died in an asylum is absolutely false. Mr. Davis went to a sanitarium in Connecticut conducted by Dr. Choate, a brother of Joseph H. Choate. He went there, as many other people go, for rest. It is true that while there he signed papers I sent on to him, but he never signed any that Evarts, Choate & Beaman did not prepare. He lived at New Bedford four or five years after he left the sanitarium, and during that time I received letters from him written as sanely as any letters ever written. I have them, as I have all the other papers connected with this business, and I can give you exact dates, amounts, and names if you come to my office. One reason this case is so slow is that I cannot remember all the facts of a 30-year executorship offhand, and have to refer to my papers. But, by the way, out of some ten adjournments, I think eight of them have been at Mrs. Green's request. . . .

I have letters from Mrs. Green authorizing expenditures which she now questions, and I have a telegram from her telling me to hold on to the money from a sale which she authorized. In the telegram she directs me not to let Mr. Green have the money, and expresses the fear that he will grab it.

So, we now have Mrs. Green insisting that her father had left an estate of $9,000,000 of which $8,000,000 was placed in trust; and we have Mr. Barling insisting with almost equal vehemence that the estate was only $5,000,000 against which there were debts of $2,500,000 and a bequest of a million to his daughter. Both were guilty of inaccuracy. The appraisal of that estate, made three months after the death of Robinson, showed a net value of $5,680,022.09. His debts had been paid when this appraisal was made and the amount stated in the

inventory classified $434,255.69 of the money owed to him as "bad" debts; and $234,255.69 as debts considered "doubtful." The total of these and the $910,000 in cash which was paid to Hetty in 1865 should have left an estate worth $4,087,097.29.

Much of Mrs. Green's reputation for queerness may be blamed on her conduct in the office of Referee Anderson during the taking of testimony. The proceedings were preserved from dullness by her lively comments and outlandish behavior.

The office of Anderson & Howland was in the Mills Building, across from the New York Stock Exchange. Clustered in the street below were the brokers of the curb market trading in all sorts of paper at which Mrs. Green would sniff contemptuously were any of it offered to her as collateral for a loan. The clamor from the throats of all those traders rose, and sometimes penetrated the open window of the stuffy premises of Anderson & Howland, where it sounded as one gigantic voice, the crazy voice of one who does not know his own mind. The sound was a blend of "buy" and "sell." Sometimes Mrs. Green would cock her head in a birdlike gesture so that her ears might catch some of that sound, or, better still, the sound of the deeper roar that came from the big board. That one had more meaning for her.

There was a letter press in one corner of the office, the wheel of which put callous places on the hands of young men who entered Anderson & Howland's for the purpose of reading law. Ranged along the walls were heavy walnut bookcases filled with leather-bound volumes intended to impress tentative clients with the limitless mental resources of these barristers. Lawyer Anderson was getting along in years. Sometimes he closed his eyes and relaxed all his muscles as he sat at the head of the long table. The air was vitiated by a score of heavily breathing listeners. The windows were closed as a defense against the roar of traffic, horse's hoofs on Belgian blocks, steel-tired wheels of trucks, the insistent

monotone of the curb-market brokers. It was the easiest thing in the world to fall asleep in that atmosphere.

"There! He's snoring again." Mrs. Green spoke with all the emphasis that Alice heard in her dream when the Dormouse nodded. Referee Anderson blinked his eyes wide and noticed that the reporters who had invaded his office were grinning. Then Hetty spoke again: "Here's a piece of cotton. I'll pass it around to the boys to put in their ears."

Mr. Anderson now sat bolt upright and glared his disapproval at Mrs. Green. She tittered behind the worn, matted black fur of her muff.

Mrs. Green had been represented at these hearings by a succession of lawyers. Barling said she had dismissed seven. On this day there was a new one up from Texas where he had been trying to save some of her railroad property from the itching grasp of Collis P. Huntington. He had come from San Antonio where he was a leader of the bar in the Southwest. The other lawyers admitted this man, Charles W. Ogden, to their proceedings with solemn introductions as if he had been a neophyte and they the senior wardens.

"He's a nephew of Sanford E. Church, the late Chief Justice." Hetty spoke loudly behind a hand encased in a torn black glove. Reporters scribbled.

"Madam!" Referee Anderson addressed her pompously. "You appear here by counsel only."

Mrs. Green became as sweet and coy as a little girl.

"The testimony already taken shall stand on the record," ruled Mr. Anderson, addressing Mrs. Green's newest lawyer, "although the defendant herself repudiates it. The referee will certify that the defendant was represented by counsel."

"I knew nothing about it," protested Mrs. Green, "and I'm not dead. At least if I am I'm a pretty lively corpse."

"This is not a small estate," began Mr. Ogden.

"But it is getting small," broke in Mrs. Green with a wink at the reporters.

Mr. Barling, whose features were beginning to wither, took the armchair reserved for witnesses and awaited the

beginning of Mr. Ogden's cross-examination, which had to be taken up where his predecessors had left off. In a voice pitched to carry to Mr. Barling's ears Mrs. Green remarked:

"Mr. Ogden is the attorney who has successfully fought my five cases against C. P. Huntington and I have every confidence in him. He can be bought and sold no more than I can."

In response to questions by Hetty's new lawyer Mr. Barling explained that he had employed a bookkeeper, a man named Richmond, to keep the accounts of the estate over a period of twenty-five years, but that he had always hired experts to audit the accounts. Mr. Ogden tried to get the names of persons who had been familiar with Black Hawk Robinson's business thirty years before. He read from a long list of names. Mr. Barling's responses were as the tolling of a bell. "Dead," he echoed after each name.

Q. (By Mr. Ogden): "Why were not the accounts closed and the estate settled in 1876 after the last of its debts were paid in 1876?" A.: (By Mr. Barling): "I can't tell you now, sir."

Q.: "Is there any reason why the property was not turned over to the trustees?" A.: "Because Mrs. Green would not take it. There were many other reasons that I cannot remember now."

The interrogation began to deal with matters that Mrs. Green's other lawyers had been into again and again. The eyelids of Mr. Anderson blinked and remained closed.

"If he'd stay awake," complained Hetty, "this case could be tried in three weeks."

A young woman beside her snickered. This was Hetty's daughter, of marriageable age. As the daughter of the richest woman in America she was observed closely, even hopefully, by every bachelor there. Some wore trousers with frayed bottoms. They saw that she was very tall and slender with a chin as firm as her mother's. They saw lovely hazel eyes, enticing lips and teeth, and forbore to write of a nose somewhat larger than is ordinary. They looked upon her as a

princess held in thraldom and forgot to follow the testimony.

An elderly man shuffled around the table carrying a glass of water to relieve the dry throat of the witness Barling.

"That," explained Mrs. Green to the reporters, "is the bookkeeper, Richmond. That's the man I pay $400 a month to carry water to Barling. All he's got to do is talk. All he amounts to is a little wind."

The reporters had time to note that Miss Green's complexion was transparently pale but that when she laughed color surged into her cheeks. She was twenty-four years old but none of them knew this. They described her clothing—a wrap of black velvet with a sleeved cape trimmed with brocaded effects of jet beads, set off by a silken pink scarf at the throat.

The proceedings gained in interest suddenly when Mr. Barling admitted that Abner H. Davis, his partner and co-executor, had continued to draw commissions from the estate after he had gone to an institution.

"What kind of an institution was it?" asked Ogden.

"For repose—rest," explained Barling.

"It was a place," said Hetty grimly, "for howling lunatics."

"Are you not aware," asked Ogden, thus coached by his client, "that this place was a lunatic asylum?"

Barling began an indignant denial, saying, "Well, I was there——"

He was interrupted by Mrs. Green's loud laughter, and as Barling realized its implications he must have shuddered. The referee tapped for order and Hetty gave him an apology dripping with a satirical hint of his own disposition to nod.

"I've only got a nightmare," she said.

When the hearing adjourned Hetty gathered some men about her in the hall. They were reporters.

"Anderson didn't do much sleeping to-day," she remarked. "We'll liven him up. You know they have killed off some of my lawyers, but this time I've got a big fellow. I think he can outlast them. They can't sicken me. I'm tough after putting in three years of it."

Each day's hearing before Mr. Anderson cost her, by agreement, $100. Her fortune returned this amount to her every twenty minutes.

Some of the days in the referee's office were devoted by Mrs. Green to spiteful asides uttered to the reporters concerning Joseph Choate, chief of Barling's counsel.

"Mr. Choate," she said, "is the daddy of all this worry to me. And it makes me laugh. I can remember when I was a girl. He used to call upon me and Kitty Wolfe [Catherine Lorillard Wolfe] who is dead now. He used to sing us the same song, and we got together every Friday and compared notes and laughed and laughed. We called him Cupid then, but now I call him cherub, because he is a reformer and his wings are sprouting. Just think of that man running me in the manner he has of late. Did you ever notice a yellow dog tied under a red wagon? The dog trots along until the dust puts him out of sight, and that's me."

In one of her tirades against Mr. Choate and Mr. Barling a remark was made by Hetty which got her into additional trouble.

"Did you ever see such a set of buzzards?" she asked of no one in particular during one of the hearings in Anderson's office. With a gesture she indicated Mr. Choate. "Oh, it is sad to think of poor Irene Hoyt. Joe Choate and the other buzzards got hold of her and she is in the asylum now. Barling was the star witness for Choate in that case."

When these remarks were published Miss Hoyt filed suit against Mrs. Green, charging her with slander and asking for $100,000 damages. Miss Hoyt acknowledged that she had at one time been "unwarrantably restrained of her liberty in an asylum." She was the daughter of Jesse Hoyt, who left a fortune of $10,000,000 which he had made through the operation of steamboats.

Miss Hoyt's suit was discontinued soon after it was filed. Mrs. Green, we suspect, talked her out of her temper, persuading her that they both had one common enemy in Joseph Choate. When she wished, Mrs. Green could overwhelm a

feminine opponent with effusive terms of endearment. She had some of the skill of an actress and could reduce some women to tears by a dramatic recital of her wrongs. Several times she succeeded in making women acquaintances cry with her in sympathy as she described the marks on her dead father's throat left there by the fingers of his assassins.

Some days her mind seemed to behave like a whirligig. She seemed to be rushing about in the hysterical manner of a faithful dog trying to repel the attack of a pack of wolves on scattered sheep left in its care.

"Young man," she said earnestly to a reporter for the *Tribune*, "when you get to be bigger than God then you will be about the size of Joseph H. Choate." The reporter saw that her face was careworn, her brow deeply furrowed, and that her hand in a tattered old black glove shook with emotion.

"When I licked Huntington," she rambled on, "the people of California sent me a .44-caliber revolver and I wore it as a buttonhole bouquet. If there ever was a time when an acre of land got up and walked it was when those lawyers did that double-shuffle with my Northern Pacific property. The country is going to ruin anyway. Look at the Reading. It is a shame and a disgrace; and the Georgia Central, where I used to get eight per cent., is going the same way. It is all due to the lepers and scums of London. I know because I was a member of the London Banking Exchange for two years. I have always been a friend of the laboring man and never a day passes but what I do something for them. Why, in a railroad accident a butcher boy was hurt and I was the first one to help him. I have got nerve. People who are honest nowadays are accused of being mad."

We do not feel ourselves competent to diagnose Mrs. Green's case on such evidence in the uncompromising manner of the editor of one of the newspapers which reprinted these disconnected utterances of the woman. But her behavior certainly suggests that the strain of her stewardship of $50,000,000 was injuring her. It was injuring her because

she was without the relief which she was entitled to receive in return in the form of creature comfort and wise assistance. It is not to be wondered at that she prayed.

In March, 1895, Hetty began attending the hearings before Referee Anderson with another attorney. Ogden, who retained her confidence until the end of his life, had been forced to return to Texas. In succeeding months Mrs. Green appeared in the courtroom with other lawyers, sometimes changing them over night. It was on a day in June, after a dreary session when her nerves were worn, that Mrs. Green tried to lift the issue out of Anderson's jurisdiction. The hearing had been adjourned for the day. Counsel, packing up the green cloth bags in which most of them carried their books and papers, were discussing the date to be fixed for the next session. Suddenly Mrs. Green crossed the room to a window through which she could see a little triangle of the sky. Dropping to her knees, she placed her hands together, palm against palm, lifted her eyes, and began to move her lips. Her daughter smiled as if to cover embarrassment. There was an immediate silence in the room. The men kept their eyes upon her, motionless as so many dogs pointing game.

If Barling had died then—and he was present—the affair would have been dramatic for everybody; instead, he died several months later in his sleep. When his wife tried to awaken him one morning he was stiff and cold under her touch. The significance of this grew in Hetty's mind with the passage of years. Eventually she wiped from her mind the recollection of the months that elapsed before her prayer was answered and took pride in what she thought of as an immediate answer to her petition to God. If doubt appeared in the eyes of anyone to whom she boasted she would produce as scriptural proof certain worn and crumpled newspaper clippings. One was an account of her silent prayer. The other was an obituary notice of Henry Barling.

Mrs. Green had a remarkable memory but there seemed to be no partition between the past and the present within her

mind. Once, during Mr. Ogden's handling of her interests, he desired a certain paper. Years had elapsed since Mrs. Green had seen the instrument. She thought for a minute with a power that is not common. Then she said the paper was in an old trunk which was stored away. She described the exact position of the paper within the trunk, and other documents with which it was bundled. Mrs. Ogden went with Sylvia to retrieve this paper. They found it precisely as Hetty had remembered it.

Mrs. Green's son on several occasions attributed to his mother's memory much of her success in business.

"I put memory first on the list of personal qualities necessary to success," he told an acquaintance. "We say that some particular person is able and brilliant. What we mean, although we do not realize it, is that he has an abnormal memory. Memory and the genius to apply it prevent one from repeating his mistakes."

He believed this was why his mother was one of the best judges of commercial paper in the country. But it was this same memory that never allowed her to forget an enemy. Recollections of transactions in which she had been thwarted were constantly boiling to the surface of her mind and governing her behavior. When she discussed these occurrences, though, her memory failed her because invariably she told how she had defeated them. Her encounters with Huntington, Choate, and others were recited by her as sagas in which she was always victorious. Beating men, or imagining that she was beating them, was the chief of her hobbies.

Sometimes she went back to New Bedford to look after certain matters there which she felt required her attention in spite of the obligations of trustees. On one occasion a warehouse that her father had owned was to be torn down. A large crowd gathered to see her, and Hetty decided to take advantage of their presence to hold an auction sale of the things she had stored in the old warehouse Stuff that she did not wish to keep she there and then offered for sale.

One buyer bid in two crockery vessels, paid for them, and retired to the edge of the crowd to deposit the jars in a safe place. When he elbowed his way back he found Hetty calling for bids for the covers of the vessels he had bought. He protested at once that the covers belonged to him. Mrs. Green gave him a look of scorn and called again for bids, and when the alarmed buyer of the jars at last feebly spoke a price she graciously surrendered them to him, and added his money to the collection already dragging at her skirt. This was in 1893, a blistering hot day, and when the sale was concluded Mrs. Green went into the attic of the warehouse and began to work in a tropic temperature under a blistering iron roof, sorting white rags from colored ones because white rags were worth a cent a pound more in the junk market.

Mrs. Green's dearest enemy in New Bedford was W. W. Crapo, who had been chief of her counsel in the fight to upset Sylvia Ann Howland's will. Five years older than Hetty, Crapo was sympathetic with her viewpoint on some matters. He always was ready to assert that she had been the victim of a conspiracy in the matter of her aunt's will; and he was watchful of his pennies. In New Bedford, where he was admired, he was called "near." But as a trustee of Miss Howland's estate Hetty found fault with him. One of their first quarrels was because Crapo refused to credit increased values in Sylvia's estate to income. Hetty contended anything above the original value of the estate was income.

Hetty decided to sue him, and the courts upheld Crapo and his fellow trustees. Another time she sued Mr. Crapo because some of the funds in her aunt's estate had been invested in Kansas railroad bonds that declined to ten cents on the dollar. The court held that Crapo and the other trustees had exercised sound business judgment and could not be held liable for the loss. But Mrs. Green was not satisfied with that verdict. Crapo must be punished. She told the story of her revenge afterward to Clarence W. Barron. Her opportunity had come when Crapo was a candidate for the Republican

nomination for Governor of Massachusetts. Mr. Barron wrote the incident for his Boston News Bureau.

"So my foolish old trustee, Crapo, wants to be governor, does he?" she said, and looked over the political field.

Then engineers and a gang of workmen began building a dam across a big New England river, at a point where she owned some land.

"Here, what do you mean, Mrs. Green?" questioned a New England multi-millionaire who had his mills on the river below her property. "Are you going to build a factory?"

"Not at present," responded Hetty. "I am just building a dam and it will take some time to float water behind that dam."

"I guess it will," said the manufacturer. "Why, Mrs. Green, do you know that if you build that dam and hold back that water, my mills must be idle all summer? I will buy your dam and your water rights."

"No," said Hetty. "I must hold my water rights: you hold my political rights. I cannot vote; but you men can make the politics in the Republican party in Massachusetts. You are planning to nominate W. W. Crapo for governor and a nomination is equivalent to election."

"Well, what of that?"

"Only this, that you are the one man in Massachusetts that can prevent it, and if you don't your mills will dry up this summer at least. I am only a poor, lone woman with no political voice, but I know Crapo is no proper business man." A bargain was quickly struck.

How true her story was we do not know, but twice, in 1889 and 1891, Crapo was the leading candidate for the nomination for governor. Both times he was mysteriously defeated in conventions.

In spite of her quarrels with Mr. Crapo, Hetty enjoyed contact with him. She could not dominate him and probably liked him all the more for that reason. Once he declared he was going to resign as trustee, and Mrs. Green begged him to reconsider. Even when she was suing him she would visit with him. When she got off the boat that brought her to New Bedford she would hurry to his home to be there before breakfast. Then would ensue a curious struggle. Mrs. Green would hint that she had not had her breakfast and Crapo,

knowing what she was after, would proceed in leisurely fashion to eat his own. Sometimes he pretended to be so displeased with her that he would not even ask her to sit down. Seemingly she liked him for this display of a quality which she believed was a virtue. Sometimes she referred to him as "that old buzzard," a favorite expletive among the harsh words which she applied to lawyers.

In seeking an invitation to breakfast with Mr. Crapo, Mrs. Green was honoring him uniquely. There was no other table in New Bedford at which she was willing to accept food. Perhaps she was not really afraid of being poisoned by her New Bedford relatives but merely wished to make them feel that she stood in fear of all those remaindermen of the Howland estate, of those whom she contemptuously spoke of as "my poor relations." There were hundreds of them, and, indeed, many of them were hopefully anticipating her death.

Once when Hetty went to Crapo's office to check up the accounts of the estate she asked for some paper on which to figure. Indignantly Crapo told her: "There is a stationery store right down the street." In a short while she returned and went on with her calculations. After she departed his law partner sauntered in and Crapo said: "Better mail those few sheets of paper she left or she'll be in with a claim for it. I made her buy it this time."

"Oh, no, you didn't," said his partner. "That's your paper. I was in the outer office when Hetty came out. She got the paper from our typewriter girl and then stalled around visiting for several minutes before she came back in here."

It would be idle to assert that she did this sort of thing merely because she was penurious. What she had done was to prove her superiority over a man.

CHAPTER XXIX

The Widow Green

At three o'clock in the morning of March 19, 1902, Edward Henry Green died in his seven-foot bed in the old mansion house in Bellows Falls where he had spent the last four years of his life. His daughter was with him but his wife, at that bleak moment, was in the kerosene-lighted coach of a train on which she was traveling from New York. She never rode in Pullmans. It was a wearying journey for an old woman but Hetty had made it many times, submitting to every sort of inconvenience, in order to attend that partner whom for so long a time she had called "Papa."

A letter from a member of the family to Frank Chandler in Chicago told of the final illness, the funeral, and some other details of the end of that life which had begun eighty-two years before.

> Uncle [she wrote] died on Wednesday as you saw in the papers. There is not much to tell of his illness. He has not been well, *really* well, I think for about two years, but I think until about the time just after you were here it was thought that he *might* be up and sitting in his chair again. His heart has troubled him a great deal, and that besides some kidney trouble was I believe what caused his death. Aunt Hetty has not spared——

Whether the correspondent was going to write after "spared" the word "expense" or the word "herself" it is no longer possible to say. The succeeding page of the letter is missing, like much else that might help to soften the portrait of Hetty Green. She herself often said that she could get the most dependable information about a man from his enemies. The blend of harsh and gentle facts that make for truth is a difficult compound to achieve sometimes, because the custodians of the kindest information are tight-lipped in a

loyalty that will not countenance a blend. In spite of such an obstacle it is possible to say that the strange woman who was the wife of Edward Green never showed to better advantage than she did in her care of him during his invalidism.

Green, after their separation, lived so quietly in New York as to escape entirely from the cruelties of newspaper attention to which his wife, by reason of her great wealth and her eccentricities, was constantly subjected. Mrs. Green often went out of her way to have herself interpreted by reporters. She pretended to hate them but did not often refuse to talk with them. In fact, she used them at times to annoy those she disliked, such as Huntington and Choate. But Green sheltered himself within the Union League Club and held his peace even when the newspapers on the long table in the club library contained full-page articles concerning the habits of his wife. Once there was a page with a headline referring to him as Mr. Hetty Green, but such references were infrequent and gradually there had developed a widespread impression that the veiled and shabbily dressed Mrs. Green was a widow.

Green's sleeping apartment was in the Cumberland, a rather fashionable establishment for bachelors at Fifth Avenue and Twenty-second Street. His quarters were on the fourth floor and he had been confined to them by an attack of illness for several weeks late in 1894 when his wife came to call. She had been informed of his condition by their daughter.

"I want rooms here," said Mrs. Green as she approached the register on the desk in the lobby of the Cumberland.

"But, madam," protested the night clerk, "this is exclusively a bachelor house and really I cannot——"

"Nothing of the kind, young man," interrupted Mrs. Green. "My husband is here, and if I know anything about it he is not a bachelor."

The manager of the Cumberland capitulated when Mrs. Green renewed her argument to him with the result that the house's rule barring women was rescinded for the space of

ten days in favor of Mrs. Green and her daughter. The next day a woman who had been giving Green massage treatments called as usual and shrill words were heard by bellboys clustered in the hallway.

The newspapers tried to suggest that Mrs. Green was jealous of the woman and that this was the reason she was dismissed, but a short time later in Bellows Falls Mrs. Green took the trouble to deny this was the case.

"All the stories," she said, "about this professional manipulator coming between me and my husband are disgusting rubbish." They were precisely that. Mr. Green at the time was seventy-four years old. He was attended by his wife until he was able once more to make his daily visits to the Union League Club, where his associates without any word from him were able to learn from the newspapers what further thoughts Mrs. Green had on the subject of the female attendant who had been looking after the old man since the previous summer when she had been with him in Bellows Falls, receiving twenty-one dollars a week and her meals.

"There is no jealousy in this business," said Mrs. Green. "Not a bit of it. I sent this woman about her business for the good of my husband. Her method of treatment did not suit me."

While Mrs. Green was lodging in the bachelor apartments where her husband was ill, the newspapers which dealt with the incident printed this dispatch:

Dallas, Tex., Nov. 18,—The private steam yacht *Mabel*, the finest pleasure craft on the Gulf of Mexico, owned by E. H. R. Green, the son of Hetty Green, and President of the Texas Midland Railway, has been launched at Aransas Pass. Miss Mabel Harlow, of Chicago, in whose honor the yacht was named, christened the vessel.

A few months later Mrs. Green once more came at night to the Cumberland Hotel. She had many things to worry her. There was the Barling suit for one thing and another problem was the necessity of moving. Mrs. Green could no longer safely reside in Brooklyn else her old enemy, the

tax assessor, might get her. The City of New York was about to extend its boundaries to the sea, engulf Brooklyn, and become Greater New York. She was looking for a place in Hoboken, the chief advantage of which, from her standpoint, was that it was situated in the State of New Jersey. The cheapness of living there was, of course, a further lure. But this precaution was, she had learned, likely to be spoiled in its effect. She had heard that her husband had disregarded her interests by voting in New York and thereby establishing himself indisputably as a resident.

Seemingly Green himself had refused to give her any satisfaction in the matter, for Hetty, earlier in the day when this incident occurred, had gone to police headquarters full of questions and venom. The Bureau of Elections was housed there and in the mail of the chief clerk that morning there had been a communication from Mrs. Green. It was written on the face of an old envelope and read:

> Please send to Mrs. H. Green at Chemical Bank, No. 270 Broadway, if E. H. Green voted in XI Assembly district and oblige. Mrs. Green.

Consequently Mr. Allen was fortified with the information his caller was seeking. He told her that her husband had *not* voted.

She was in no hurry and talked with the officials there about lawsuits in which she was then engaged. Among other things she said that Republican politicians were trying to injure her.

"I've had a peck of trouble," she said, "and I'll tell you some of it. My son and daughter are dying by inches of nervous prostration—all brought about by my being charged with forgery, by the designs upon my life and whatnot. Why, ever since I began to wear long dresses schemers have been trying . . . I've lots of enemies . . . I tell you the devil would fear me, as many of his satellites do here," and then she began to tell of a scene that occurred during one of her courtroom fights.

"I came into the office with my hands doubled under my shawl and sat at the big table. My lawyer—a man with a sore ear—and another lawyer and two judges also sat there, and I made them very uncomfortable. I kept my hands under the table and my eyes riveted on Judge Norton [here she glared in mock ferocity at one of her listeners]. Their faces got red and then Judge Norton began to fan himself with a book. The others were also getting warm, and the judge ordered a clerk to open a window.

"'But it's snowing, your Honor,' said the clerk. They were afraid I had a pistol and meant to kill them. I gained my point. That was a woman's wit and a woman's trick.

"What's a lawyer with a sore ear? Why, that's a lawyer who has a grievance similar to yours. He will enter into the fight with a will and for little or no pay. That's the kind of a lawyer I generally get hold of. It's economy, don't you see? Good-day, I'll come again some day when I have more time."

At six o'clock that night a crowd gathered on the sidewalk in front of the Cumberland. The gathering was due to the behavior of an old woman who was identified by some there as Hetty Green. Her bonnet was slightly askew and her greenish skirt made of some material that had been treated with rubber to make it, she boasted, waterproof, hung deeper in the back than in the front. As a result her square-toed congress gaiters were partially exposed. The old woman clutched by the middle a bulging black cotton umbrella.

For a time she contented herself by pacing in the manner of a sentry back and forth in front of the hotel entrance. She talked incessantly and some in the crowd began to make audible comments. The monstrous and evil nature that lurks in any crowd ready to seize possession of its collective senses ruled this one. Once or twice, with her umbrella held in the manner of a bayonet, she charged and succeeded in widening for a few moments the circle of those contemptible ones who watched. At last she stalked away and reporters arriving in cabs from Park Row found her standing on the curb at Fifteenth Street. She spoke of the dangers that op-

pressed her and members of her family, and explained that she had determined to guard the Cumberland which sheltered her husband.

A few days later Mrs. Green insisted that the woman who had created the scene in front of the Cumberland was a person who had been hired by her enemies to embarrass her. Some proof of her superior nursing skill was offered at this time by Edward Green's reappearance in his favorite Sleepy Hollow chair in his club. But he was completely shut off from the world.

In 1897 Mr. and Mrs. Green and their daughter were living in an apartment of five rooms in the Hotel St. George, as, she was careful to explain, temporary lodgers. A reporter for the Brooklyn *Eagle* was received there by her one evening and during the course of the interview she declined to see reporters from two Manhattan papers. Her dress on that occasion was a black brocaded silk with a waist to match. The sleeves were of black velvet with puffs as large, in the fashion of the day, as twenty-pound hams. She was reported on that occasion to be comfortably stout.

"They say," she told her caller, "I am cranky or insane just because I dress plainly and do not spend a fortune on my gowns."

Then she began to talk about lawyers, and the visitor saw the lines in her face deepen grimly and watched strange fires shine in her blue eyes.

"I see that they are booming J. H. Choate for the Senate. Well, he'll never get there. I am willing to make you a bet on that. Mark my words, that instead of going to the Senate when the time comes he will go to Europe. I grant you that he is a man of tact, but he is no orator, such as Calhoun, and as a lawyer he can never be compared with Webster. No, nor [with] Rufus Choate either. Just see what E. Evarts Tracey and Joseph H. Choate have done with my money. I don't believe that's the man the people of this state want to handle their affairs. . . . I tell you if I could save Choate's soul I would earn my crown." Mr. Choate, as Mrs. Green

predicted, did go abroad, to be Ambassador to the Court of St. James's. She had gotten her information, we think, from Union League Club gossip brought to her by Green.

Tactfully her interviewer turned the conversation to the career of Mrs. Green's son and his part in the campaign of 1896, and was rewarded by a complete change in her tone and manner. She seemed to swell with pride as she said she did not know of a single vice her son possessed. Hetty acknowledged that he was fond of cigarettes.

"He had no intention of going into the campaign when he went to Texas," she said. "I sent him there and, although he is a Republican, he became extremely popular with the Populists and the Democrats. They talked of him for governor, but I said 'No,' that he was too young and that he could not be both governor and attend to his business; that one or the other would suffer. He saw a chance for fusion, though, and when he asked me what to do in that direction I told him to take the side of national honesty. He was for Reed, and Reed came to see us at Washington when we were staying at the Shoreham. Ned went to St. Louis and two days before the nomination he was visited by Mark Hanna, but Ned told him that he had promised the fourteen votes of Texas for Reed. It would have been a great triumph for the Republican party if they had been able to carry these fourteen votes; and if Reed had been successful, Ned would have asked for the treasury. He would not have asked it for himself, of course, but he would have had brass enough to ask it for some older and experienced and respected man in the state. No, Ned has no political aspirations. He simply went into the last campaign because he was drawn into it by force of circumstances and by the excitement of the hour. He is a very hard worker and thinks nothing of jumping onto a train with the men and working hard with them for forty-eight hours at a stretch."

"How long do you mean to stay in Brooklyn?" asked the reporter.

"I don't know," Mrs. Green replied. "I always board by the day and then if I go away suddenly nobody is disappointed. I like this place, it is so sunny, and Mr. Niblo and Captain Trunbridge give me all the protection I want. Then, the dining room is perfectly lovely; and do you know," she laughed, "they have pineapples growing at my side, and that happens to be my favorite fruit. The trouble is that they are not half ripe, and though you would like one, you can't get it."

"No," Mrs. Green said in reply to another question, "my daughter has not yet been brought out in society, although she made one appearance at a function in Newport. She is very delicate." And then Mrs. Green told her visitor of some rough treatment that Miss Sylvia had received at the hands of an opposing lawyer whom she had gone to see on business. Mrs. Green says that this lawyer thrust the girl against the sharp edge of the safe and hurt her spine as she was about to inspect some papers.

"No, I don't go out myself." She went on, "I am too busy a woman to get an opportunity to go to theaters or mingle in society. I was up this morning at half-past six and went over to New York. I have no office there, you know, but when I am in the hotel here the people at the bank know where to find me, and if any dispatches come for me they at once send a man over with them. When I get home I am too tired as a rule to do anything but rest. And then, you know, I have two invalids on my hands. My husband used to live high and suffers now from the gout."

The Greens were living together in the following year also when Mrs. Green was involved in some fresh litigation growing out of the dissatisfaction of some of the lawyers who had undertaken to advise her in the course of the Barling suit. One of these, W. H. Stayton, was quoted in the New York *Herald* in 1894 as saying that Mrs. Green was a woman greatly misunderstood by the public and that personally he loved her as he loved his own mother. In the spring of 1898 he

was suing her for $50,000. Mrs. Green was opposed to paying him, she said, because he had not complied with an agreement to submit any bill of costs to two of her advisers, George G. Williams, president of the Chemical National Bank, and Clarence J. Kelsey, vice president of the Title Guarantee and Trust Company.

The *Maine* was lying on the bottom of Havana harbor and a Spanish fleet was somewhere on the Atlantic when Mr. Stayton was telling his story on the witness stand in the Supreme Court. He was a commander in the New York Naval Militia and therefore, if the fact could be brought out before the jury, entitled to a measure of credit from any body of patriotic men. In the midst of his testimony a seaman of the Twenty-first Naval Battalion, wearing side arms, strode into the courtroom, passed Mrs. Green, and with a salute that began at his hat brim and ended at his knee, confronted the witness.

"Sealed orders," he said, "from Washington."

Commander Stayton read the contents of the envelope, and with the permission of the judges left the courtroom. To reporters Commander Stayton said:

"I cannot tell you anything except that I have received orders to proceed at once to Philadelphia and take command of the monitor *Jason* and bring it to this city."

This information was relayed to Mrs. Green.

"I really hope he won't be killed by the Spaniards," she said. "I would rather he would live with a bad conscience; but I wouldn't advise the government to put any money aboard his ship."

During the course of the trial Mrs. Green had made a prediction. "Everyone who goes against me," she said, "suffers in some way. A judge in Chicago who was against me was defeated in the last election." At another point she had uttered an audible aside while Commander Stayton was reading some of the many letters that passed between himself and Mrs. Green during the four years of their relations as counsel and client.

"If he loses this case," she remarked, "he won't have any money to go and fight the Spaniards."

Again she said: "All the young lawyers have swelled heads—like a count (I call him discount) who chased my daughter for two months last winter. He wrote her as many letters as Mr. Stayton wrote me. He said he was a cousin of the German emperor and had a wonderful family tree. I finally had to keep my daughter in."

Such remarks did not entirely quiet that feeling of jealousy which had been aroused in Mrs. Green's breast by the dramatic departure of her opponent and so she made a call at the Army Building where the members of the Naval Board on Auxiliary Cruisers were arranging to accept the yachts of Colonel John Jacob Astor and certain other wealthy men. A sentry stopped her in the corridor and she spoke what was on her mind to those who loitered near by. She had called, she said, to protest against the appointment of Commander Stayton as head of the Brooklyn division of the Naval Militia. She also spoke of Choate.

"The next time I see him in front of a Methodist church," she said, "I'll paste him in the face with the heel of a satin-lined slipper."

Commander Stayton was not the only lawyer who was obliged to sue Mrs. Green for compensation for services rendered.

A bunch of artificial violets was pinned to her corsage during the trial of another lawyer's suit in the Supreme Court. That bunch of violets, observed by a young reporter, was still indexed in 1928 in the memory of Thomas Wells, the editor of *Harper's Magazine*. They were wilted, he remembered, in a lifelike manner. It is made apparent from the testimony in this case that Edward Green had in the middle 'nineties once more become the adviser of his wife.

Smith E. Lane, the plaintiff in this action, was suing Mrs. Green for a $5,000 fee. He declared that Mrs. Green had held him up in a room in the Chemical National Bank and forced him to sign a paper.

"Why," she exclaimed, pointing to Mr. Lane, "look at him. See what a big man he is. Even if I had held him up and he was afraid of me, we were in the Chemical Bank, and if he had screamed for help more than a hundred clerks would have heard him. I don't think they would have let me hurt him. That's all bosh. I never held up him or any other man in my life."

Mrs. Green testified that she first met Mr. Lane on April 5, 1895, when he called on her at the Chemical Bank in company with her husband, Edward H. Green. Asked what Mr. Lane had said about the tax assessment of $28,000 on $1,500,000 worth of personal property, she replied: "He said he was a great friend of my husband, and was going to rid me of the assessment. He said that he would do it as we were old friends. He presented an affidavit to me and I refused to sign it, as I wanted to know first what he was going to charge.

"He told me then that he would not charge me anything. 'We are old friends,' he said, and then I said: 'I won't sign any affidavit until I know what you are to charge me, and have it in black and white.' Ah! I had dealings with lawyers before. I was too much of a woman of the world to take any stock in that 'old friend' business."

"And you didn't assault Mr. Lane, or lay your finger on his coat, or shake it in his face?"

"I never did," answered the witness. "Mr. Lane was trying to climb over my husband to get at me, but I had had experience with lawyers before."

Mrs. Green next met Mr. Lane at the Chemical Bank a week later. Her husband, her son, Newton Phelps, a clerk, and Miss Theodora Mullvay, a stenographer, were present. Mrs. Green had made an affidavit about her tax affairs and had shown it to Mr. Lane.

"He told me that it was in such a muddle that I would have to make another one," said Mrs. Green.

"And what did you say?"

"I told him, then and there, that I did not want to have

anything more to do with him, and dismissed him from the case. I told him that I had secured another lawyer."

Colonel Bartlett, counsel for Lane, then took up the cross-examination.

"Have you an office in the Chemical Bank Building?" he asked.

"No," replied Mrs. Green. "I have a room there, where I receive my letters. I must have some place for that."

"Didn't you use it as an office?"

"No, because I want to keep away from the 'dead beats' who bother me all the time. Sometimes I go in that room five times a day, and sometimes once every three weeks. I go there to wash my hands, and I keep an old dress there so I can have a change on a rainy day in case I get wet."

"Why do you have that room in the Chemical Bank Building?"

"I am a stockholder in the bank."

"And you do a good deal of business with the bank?"

"Sometimes, yes. There are days when I have plenty of money, and days when I am heavily in debt and broke."

Colonel Bartlett asked Mrs. Green to allow him to see some papers which she held in her lap, but she objected vigorously. "They are mine, and not yours," she declared angrily. "Why do you want them?"

Mrs. Green finally consented to allow Colonel Bartlett to take the papers. They contained the testimony of her husband before the tax commissioners.

Mrs. Green quibbled for several minutes before she would admit her signature to the affidavits in evidence. She said that the affidavits which she signed for Mr. Lane were, in her opinion, to be used in her husband's case. She would not swear to her husband's signature or her own.

"Did you not know that they were to be used in your case?"

"Well, I thought if he got off paying his taxes, I, being his wife, would get off, too. I thought we would all get off."

A third lawyer who was suing Mrs. Green in 1898 was William Thorpe.

Because of his gout Mrs. Green's husband at this time was living in Bellows Falls.

One of his closest friends in those last years was a retired army officer, Colonel C. L. King, a summer resident of Bellows Falls. They spent their days, when Mrs. Green was not around, driving out into the country. They would talk for hours over a bottle of wine and were waited upon by a Swedish maid named Christine who realized that her employer was Mrs. Green. Arthur Williams, of the Bellows Falls Savings Institution, has remembered for more than thirty years that Christine was gifted in two ways above most mortals. She could make a Welsh rabbit and she could mix a gin fizz. Mr. Williams knew Mr. Green as a genial person who smoked Manila cigars and kept at his elbow a bottle of rum. He sipped rum and water at intervals throughout his waking hours. He was fond of children and encouraged their visits by keeping at hand a box of candy and a bottle of cologne.

In the memory of James Collins, who was then a small boy in Bellows Falls, Old Man Green was a pathetic figure who sat at his window watching the boys who played ball in the back yard of the mansion. There had been a feud between the boys and Mrs. Green but this was finally compromised. She gave them permission to play in her yard upon condition that they constitute themselves as a volunteer police force to save her premises from the raids of other boys. Once a ball thrown by young Collins went through a window pane in Hetty's house. She went straight to the house of the culprit's father, who worked for her, and made him give her sixty cents.

Once during this period C. K. Belknap, the publisher in 1928 of the Bellows Falls *Times*, went to see Mrs. Green. He had been commissioned by the New York *World* to interview her. Both Mr. and Mrs. Green were cordial. Green had at hand his bottle of rum and a box of cigars. Mrs. Green had a

THE CHEMICAL NATIONAL BANK

As it was when Mrs. Green made it her headquarters.

THE GREEN HOME IN BELLOWS FALLS

It was here that Edward Henry Green died.

BEFORE SHE WAS WIDOWED

Flowers on her bonnet and a dotted veil on her face show how far she had come from her Quaker beginnings in the Nineties.

powerful onion breath and backed her visitor into a corner and told him about her victories over some of the scoundrels in Wall Street.

Some time after the battle of Manila Bay had been fought Mrs. Green acquired a pet, a small Skye terrier, unkempt and with a disposition to pursue small boys who rode bicycles past the Bellows Falls house. Mr. Green, as the first American who ever made a big fortune in Manila, was enthusiastic when the United States took possession of the Philippines and there was, consequently, more than ordinary hero worship involved in the naming of the pet. He was called Dewey.

In October, 1901, Mrs. Green had gone to New York, leaving her husband in the care of several attendants like those who had cared for her mother and her aunt in earlier years. The old man had an unusually serious attack of some sort and a telegram was sent to Mrs. Green and to her son. Hetty returned at once and then, in a few days, Colonel Green arrived from Texas. Somewhere during his journey he had picked up a few malignant germs and developed an illness that frightened his mother greatly. For several weeks she waited on both men. Her son recovered quickly; her husband slowly.

Colonel Green, when his father was out of danger, returned to Texas and Mrs. Green resumed her trips to New York. She would get a train out of Bellows Falls at three in the morning. After a busy day in the vicinity of Wall Street she would board a train in New York at eleven o'clock at night. She would make that exhausting journey, invariably in day coaches, many times in the course of a month, and continued on this sort of schedule from October, 1901, until March, 1902. Occasionally she was forced to spend the night in Springfield, Massachusetts. The American plan hotel there had a rate of $2.50 for transient guests. Mrs. Green always insisted that she was entitled to the special rate, made to commercial travelers, of $2 a day. The recollection of the proprietor is that she ate heartily.

Mr. Green had been confined to his bed for months when

Hetty took leave of him for a trip to New York in March, 1902. There was no indication of change in his condition and hopes had been expressed by all of the family that soon he would be up sitting in his chair again. Mrs. Green, as usual, caught the eleven o'clock train out of New York and had been, therefore, four hours on her long and tiresome journey when her husband died.

In spite of this sad conclusion to her faithful vigil a mean story was circulated at the time of the funeral. It was said that Mrs. Green, after her husband expired, met the doctor at the door, and before he could cross the threshold told him he was not needed further. Many stories as unjust as this one were told of her. Sooner or later every anecdote of extreme thrift was repeated as an incident in the life of Hetty Green. It was said again and again, and the statement was often published, that she kept her husband after his failure on an allowance of one dollar a day. This is, of course, absurd. The manner of his life refutes it; and the necessity of any such pension is denied by the amount of property which he left.

Mr. Green died intestate and his wife had herself appointed administratrix. On August 22, 1904, her inventory, filed in the Probate Court, recorded an estate of $25,509.74. This inventory listed $5,500 in cash and a number of mortgages, on some of which she foreclosed. One of the mortgages foreclosed was on the Fifth Presbyterian Church in Chicago, and when that happened she was denounced from the pulpit by a minister who was not in possession of all the facts.

Mr. Green was buried in his family's plot in the yard of Immanuel Episcopal Church in Bellows Falls. Mrs. Green was arrayed in a mourning costume befitting the occasion, but she hurried home from her husband's grave and put on less expensive clothing, totally unsuited to her position in life. The Misses Agnes and Grace Elmendorf, nieces of the dead man, showed their disappointment.

"But I was a credit to your uncle at the funeral, wasn't I?" pleaded Hetty.

"Yes, Aunt Hetty," said Miss Agnes Elmendorf, "but why can't you dress well all the time?"

Then Mrs. Green led her out on the porch of the house where the crêpe was still fluttering.

"I'm going to tell you something," she said. "I am only comfortable in rags and tatters because I was marked before my birth. While my mother was carrying me she was frightened half to death by a ragged, tattered tramp. I *have* to wear old clothes. I suffer, really, when I'm dressed up."

When, however, Mrs. Green next appeared in New York she was wearing her mourning and for years thereafter she was never seen on the street except with a heavy swathing of black veil. It was this garment, perhaps, as much as anything that caused her to be spoken of as the Witch of Wall Street.

CHAPTER XXX

Hoboken

WITHIN two years after the peaceful death of Edward Henry Green his widow had persuaded herself that he had been murdered. As she went about the business of winding up his estate she told those with whom she came in contact that he had been poisoned. On at least one occasion she identified the substance used to kill him as mercury. She hinted at a motive when she said he had been killed just when he was about to render an accounting of her father's estate.

It is likely that this freshened conviction that she was the intended victim of a relentless band of murderers had something to do with an errand that took her to police headquarters soon after Mr. Green's death. She asked for a license to carry a revolver, and in spite of the fact that she explained to the police captain with whom she dealt that she wished it as a means of protecting herself against lawyers the permit was granted. The fee was fifty dollars and she paid it with a grim smile. Thereafter when any stranger summoned her to the gilded grille of the Chemical National Bank her hand moved quickly toward the black reticule in which she carried this weapon. It was popularly supposed that Mrs. Green's handbag contained a vast treasure but the truth is that she had a number of better places for the concealment of any valuables she carried.

Mrs. Whelpley, of Wendell, Massachusetts, was permitted one time to examine the principal contrivance by which Mrs. Green managed the transport of securities. Mrs. Whelpley had gained Hetty's confidence and gratitude with a single action. She had discovered for her a purchaser who was willing to pay $150 more than Mrs. Green had thought she would

be able to get for a woodland tract in Wendell that was a part of Green's estate. His grandfather, Squire Joshua Green, had been a resident of Wendell and his father had been born there. At the time of her acquaintance with Mrs. Green this Mrs. Whelpley was married to a marble quarry owner named Torrey. One time in a conversation with Hetty some concern was expressed by the Wendell matron over the dangers that must beset a woman generally supposed to carry a fortune in a handbag. Denying, then, that she ever carried anything of great value in the handbag, Mrs. Green invited her friend to see for herself the method she employed.

"Look!" she commanded, and grasping her overskirt at her knees, pulled it high, revealing to the gaze of Mrs. Torrey a petticoat of strong cotton fabric to which was stitched a number of deep pockets each wide enough to engulf the contents of a safe-deposit box. Around Mrs. Green's waist was a chain from which dangled a bunch of keys. At this time Mrs. Green had safe-deposit boxes in many cities. In New York, besides that space which her papers filled in the vault of the Chemical National Bank, she had also eleven boxes in the vaults of the Safety Deposit Company at 149 Broadway, of such size that the rent of one to an ordinary customer was twenty dollars a year. Mrs. Green, however, was not an ordinary customer and was asked but ten dollars each.

In 1903 Hetty informed one of her women friends that she wanted her to come to a little dinner she was giving in Boston. There were to be two other women guests, one of them Miss Floretta Vining, a Boston contemporary of Hetty's, and a Miss Hemingway, who performed secretarial work for Mrs. Green. The others were lawyers. Including the hostess, there were nine in the party which kept a rendezvous at the Parker House in Boston. The three women guests made elaborate preparations because Hetty had spoken of a course dinner and in the same breath had referred casually to some functions she had attended years before in the houses of British nobility. Mrs. Green, dressed as usual, compli-

mented the women on their finery and then led the way out of the hotel. She took them on foot down over Beacon Hill to Bowdoin Street in the West End of Boston to a boarding house which served a seven-course dinner for twenty-five cents. Mrs. Green's party cost her $2.25.

Sometimes when she was in Boston Hetty ate in Pie Alley at one of the horseshoe counters of Gridley's where newsboys, truckmen, and others who perspired at their work satisfied their hunger. Beans were three cents, coffee and doughnuts a nickel, and a narrow wedge of pie two cents.

On one occasion Mrs. Whelpley called on Mrs. Green at the Parker House in Boston. She found her in bed, and rigged to the footboard with strings in such a manner as to command the door was a revolver.

"I always sleep so," confessed Hetty as she scurried into her clothes. It was an especially cold day and Mrs. Green requested her caller to help her fashion a newspaper, which she had just read, into a supplemental undergarment. With practised fingers Mrs. Green tore out a fitting for the neck. Then, while Mrs. Whelpley adjusted the section to the rear of the bulky old woman, Mrs. Green, with pins and infinite patience, fitted the rest of the newspaper to her bosom and hips.

Another indication that Mrs. Green's respect for money had not relaxed after the death of her husband is furnished by a transaction in which another woman denounced her as the "stingiest human on the face of the earth." Her detractor was Mrs. J. H. Ives of Brooklyn, stepmother of a Wall Street speculator who had the distinction, when he became bankrupt, of owing more than $12,000,000.

Mrs. Ives had lent a sofa and some chairs to Edward Green during the years he was living apart from his wife, and after his death had to threaten to sue in order to recover them from Mrs. Green, whom she had known as a girl.

"I always liked Edward Green and always sympathized with him," said Mrs. Ives as she discussed the measures she was going to take to recover her belongings. "Even when

Mrs. Green and I were friends I could see what that poor old man suffered at her hands. Why, he could not call his soul his own.

"When Mrs. Green and he were reunited he went to live in her flat in Hoboken and my furniture went with him. When he died I asked that my furniture be returned. I could never get any satisfaction from Mrs. Green. I will give her credit for having made one effort to send the things to me. She employed an expressman to take them from her office in the Chemical National Bank to my place here in Brooklyn. After wrangling with the expressman she made a contract to have the furniture moved for one dollar. But the day was hot and the man returned with the load about ten minutes after he started and demanded fifty cents more. This she refused to give and so my belongings were not delivered."

Mrs. Green explained this incident plausibly and with some heat. She said she was merely waiting until she could replace a broken chair. Eventually Mrs. Ives received what belonged to her.

Mrs. Green's often-interrupted residence in Hoboken extended from 1895 until a short while before her death in 1916, for a total period of eight or nine years. Sometimes the newspapers referred to her "nineteen-dollar-a-month flat." John H. Grouls, agent of the Hoboken Land and Improvement Company, is best able to tell about the rentals she paid. His first contract was a lease for two apartments at forty dollars each. At that time her husband was with her, and later, Sylvia Green. A man named Dunn was agent when Mrs. Green signed her first lease. He was overwhelmed at the discovery of the new tenant's identity, and endeavored to interest her in a tuberculosis sanitarium in Summit, New Jersey, which his wife was helping to maintain. Mrs. Green gave to the sanitarium and to Mrs. Dunn her best wishes but nothing more.

Jacques van Twist was superintendent of the Washington Street flat building in which Mrs. Green lived for a number of years. He was devoted to her. In 1928 Anna, his daughter,

who had been a little girl when Mrs. Green lived in Hoboken, spoke with enthusiasm of that bewildering tenant.

"I never have known any person who appeared to get more fun out of life than Mrs. Green," said Miss van Twist. "I remember her as a laughing, joking, gay old lady. We knew that she lived comfortably and ate well, although her clothes were—funny."

Under various names Hetty Green lived at one time or another in almost every flat in the building. It was still standing in 1929, a yellow brick structure with turret corners, unhandsome but substantial. Miss van Twist's most powerful recollection of Mrs. Green's residence is of the swarms of reporters who from time to time besieged the premises. Some were so daring as to climb the fire escape when they were denied permission to ring Mrs. Green's doorbell. One reporter who was admitted to Mrs. Green's apartment carried away a memory of a vase of artificial roses made of dyed chicken feathers. Mrs. Green explained that she had paid $1.50 for them in Chicago, no more than if they had been real. "Real ones," she said proudly, "would have died within a day or two, and these are just as pretty and lasting."

Miss van Twist remembered positively that Mrs. Green was unusually fond of children. There is, throughout her life, considerable evidence that she was fond of children. Even her attachment to the children of a neighborhood was not strong enough to hold her once she had determined, for some reason of her own, to move.

Once when she was in such a frame of mind Miss Green slyly remarked to her mother that if they moved they would probably have to abandon a number of bottles of medicines and lotions remaining as souvenirs of past illnesses.

"That's so," conceded Mrs. Green, and abandoned her purpose. Miss Green related this incident one time to a spinster friend in a superior boarding house in Madison Avenue, in Manhattan, and dwelt on her mother's passion for moving as a partial explanation of the fact that she was living apart from her. Another time by an expenditure of three dollars

Miss Green disposed of a situation that threatened to exile Mrs. Green from Hoboken.

The name on the card inserted in the tiny brass rack above the hall bell of the second-floor flat in No. 1203 Washington Street was "C. Dewey." Tradesmen dealt with the two women who dwelt therein on the pretended assumption that their name was Dewey. Actually, of course, it was merely the name of the shaggy little dog whose tail sometimes wagged from beneath the cape of Mrs. Green as she walked in the street. The trouble arose when city officials of Hoboken were invited by some spiteful person to consider the fact that Mrs. Hetty Green was the occupant of that apartment and that her dog was unlicensed. The dog tax in Hoboken in that year was two dollars. Accordingly a summons was issued for Mrs. Hetty Green. This instrument was intended to bring the old woman into the court of Recorder Stanton in Hoboken, but she succeeded in avoiding service, remaining in Manhattan as a guest in the Fifth Avenue home of her friend Miss Annie Leary. The penalty for failure to pay a dog tax in Hoboken was a fine of anywhere from three dollars to twenty-five dollars. Hetty swore she would not pay the tax and kept Dewey in New York to save him from the dog-catcher. Then her daughter eased the situation by paying the fee. The little metal tag which was given to her was, for Dewey and his devoted mistress, quite as good as a key to the city. Mrs. Green returned to her apartment once more. Each night about eight o'clock, when she and her daughter had finished their evening meal, they had a romp with the unkempt little dog. He had learned a number of tricks. He could—indeed, he had to—beg for food by sitting on his haunches and barking. Some of those who were on terms of intimacy with that old woman who was loved by Dewey said that she had taught him to stand on his hind legs and whirl about frantically in what she said was a waltz. He would also, on command, imitate cats fighting. Mrs. Green boasted that he could identify a lawyer in any gathering by what she called his smell.

Once Dewey suffered some minor injury which Mrs. Green undertook to relieve by applications of arnica. She went to a neighborhood drugstore where she was called, out of respect for her whim, Mrs. Morton. The druggist knew perfectly well that she was Hetty Green but he was shrewd enough always to address her as Mrs. Morton. Even this tactfulness was not sufficient to hold her patronage, though, when he told her the charge for five cents' worth of arnica was a dime.

"How's that?" challenged Mrs. Green.

"Five cents for arnica; five cents' for the bottle."

"I'll not be robbed," she said. "I've got plenty of empty bottles home."

She walked out of the store and never returned. Because there was always an open season on Hetty Green in newspaper offices, this incident was recorded in print. Time after time Mrs. Green was followed home by reporters. They would pick up her trail at the Chemical National Bank and follow her down Broadway, to Barclay Street, to the ferry, and then in Hoboken, to her home. She would swing along at a brisk gait. At the apartment house she knew a variety of ways to elude anyone who might be following her. Often she would dart down the few stairs that led into the half-dark precincts controlled by the janitor, a passageway intended for the use of tradesmen, for the removal of garbage and ashes. The janitor was her friend. Sometimes she hurried the last few steps of her journey home as if she had been suddenly overcome by her fears. Usually she rode on a street car between the ferry and her Washington Street home. Once—it was January 18, 1906—she handed the conductor of the street car, Charles Krell of Hoboken, a half dollar which he refused to take. He said it was counterfeit. There was no more money in her pocketbook.

"I guess you can trust me for a ride to the ferry," she said. "That postman opposite can tell you my credit is good."

The postman smiled and nodded. The conductor osten-

tatiously transferred a nickel from his vest pocket to his trousers and rang up a fare. A few days later Mrs. Green paid a visit to the office of the corporation operating the Hoboken street-car lines, explained what had happened, fished a nickel out of her handbag, and demanded a receipt. When the receipt had been made out she lifted her forefinger from the coin she had laid on the counter.

This incident occurred at a time when Mrs. Green was accustomed to lend millions of her dollars in a single transaction. The City of New York borrowed $4,500,000 from her shortly after she had insisted upon having a receipt for her street-car fare. Mrs. Green loaned this money to the city at a fraction of one per cent. less in interest than the banks were asking. Powerful city officials were grateful to her and Mrs. Green was delighted to be getting four per cent. for money that might otherwise have been idle.

"She is a grand little woman," said Deputy Chamberlain Campbell when these transactions were noted in Wall Street by indignant bankers. "We can always rely on her. If she has the money when we need it we can get it from her."

There was for Hetty an extra dividend in such deals in the shape of a more tolerant attitude on the part of tax commissioners who owed allegiance to the same power which was chiefly benefited by Mrs. Green's helpful loans. Tammany's payrolls were met on time, thanks to her willingness to lend. A little further light on these transactions was given in 1928 by Bird S. Coler when he was about to retire from the service of the city after more than three decades of active participation in its management. He was only twenty-eight years old when he was made comptroller of the city for the period from 1898 to 1902. One of the valuable pieces of information which came to him then was that Mrs. Green, having no overhead expense, was nearly always willing to shade the prevailing price of money. The city had frequent need of money to tide it through the period of tax collections.

Mrs. Green's money habitually piled up faster than she

could put it to work. Sometimes she had four or five millions on deposit, but as the banks could not employ it except on a day-to-day basis they were unwilling to pay any interest on these balances. The City of New York, however, was paid two per cent. on its balances. Several times Mr. Coler borrowed Mrs. Green's idle money and gave her the two per cent. interest which the city received from the banks.

Mr. Coler remembers accepting a loan of $2,000,000 from Mrs. Green one summer when she had a big cash balance, concern over which was keeping her in New York when she wanted to go to Bellows Falls. It was arranged that half a million was to be repaid on a certain date when interest payments were to cease. Mrs. Green was two weeks late in coming for her money. Mr. Coler knew Mrs. Green well enough to be sure that if he failed to give her the interest for those two weeks, in spite of their agreement, she would provoke a quarrel. So he paid her anyway, and she was so grateful that in future transactions when money was tight she often indicated to him where he could get money cheaply and quickly.

"She had," said Mr. Coler, "the best banking brain of anyone I ever knew. She carried all her knowledge in her head and never depended upon memoranda. She watched the money currents so closely that when I went to ask her for a loan she often knew how much I was going to require before I opened my mouth."

Financial panics were times of harvest for Mrs. Green. It was then that she foreclosed her death grip on coveted real estate; it was then that her brokers found her a willing customer for the depreciated stocks and bonds of men who were being engulfed. Long before panics occurred Hetty Green seemed able to predict the approach of one of those tidal waves that would sweep over the land, swiftly erasing the fictional values that are built up by any long-continued bull market. At such times Mrs. Green would stalk through Wall Street buying bargains. She knew what the bargains were; she knew what stocks were being sold

for less than their value. Others knew, too, but there were only a few with sufficient money to take advantage of their knowledge. One was Russell Sage and the other was Hetty Green. This was what she meant when she said she bought cheaply and sold dearly.

Edward Green had told her about the panic of 1866, which began in London. He went through that and then came back to marry her in 1867. The panic of 1873 was a familiar memory to her and that of 1884, because of her husband's experience, a lasting lesson in the danger of speculation. The first panic that found her active in Wall Street was that which occurred in 1890. There had been a drought and the American corn crop was withering. In the Argentine a wheat-crop failure, a revolution, and other disasters had greatly lessened the value of Argentine securities. Baring Brothers, in London, had in their vaults millions of pounds of that paper. They were in trouble, serious trouble.

Some American fortunes were swallowed up in that panic, and a few new ones were made. Those who went on the assumption that Baring Brothers were going to fail lost; those who decided that the British banking house would be kept solvent won. Out in Chicago young Jim Patten and his brother George were long 1,500,000 bushels of corn. It required a lot of money to finance such a deal. If Baring Brothers failed, money would vanish from its accustomed places of deposit. Patten gambled that Baring Brothers would not fail, kept his corn, and made the first big money of his career. Mrs. Green, for her part, knew too well what an important institution in the British Empire was the firm of Baring Brothers. She, too, kept asking questions of bankers who were glad to advise her. The ones she trusted most agreed with her judgment that the Bank of England would support Baring Brothers through the crisis. The market was at its lowest ebb when she began to buy heavily of her pet railroad stocks. But she had another great source of profit in that situation. At one time during the panic loaning rates on call in New York City rose as high as 186 per cent.

When the recovery came she was much richer than before.

She was not so happy in the panic of 1893 because it really began with the announcement that the Philadelphia & Reading, for many years one of her favorites, was bankrupt. At the time she held a lot of the road's bonds but very little, if any, of its stock. In years past she had been credited with cornering that stock times without number. The panic of 1901 and that of 1903 each found Mrs. Green a very popular lady in certain circles of New York. She had money, millions and millions, and borrowers were not at all critical of her shabby clothing as she scanned the collateral they brought to her and stood waiting, hats in hand, until she spoke.

Among the borrowers who came to Hetty Green in the panic of 1893 were Henry Hilton and his sons. Henry Hilton was a former judge and had been a legal adviser of A. T. Stewart, the proprietor of the New York store which was later purchased by John Wanamaker of Philadelphia. Judge Hilton's sons were then members of the dry-goods firm of Hilton, Hughes & Company, which was at the time in serious need of money.

For nearly a month during the summer of 1893 a lawyer representing Mrs. Green sat in negotiations with Judge Hilton and his sons who came daily from the store at Broadway and Ninth Street to an office in the white marble building at Broadway and Chambers Street. This structure, built by A. T. Stewart, had been turned over, by his widow, to Judge Hilton. Each day as Mrs. Green emerged from the Chemical National Bank this building filled her eyes. She was willing to lend the money Judge Hilton required if he would give her a mortgage on this property, the Stewart Building. As the negotiations dragged on the need of the Hiltons grew more pressing. At last Mrs. Green dismissed her lawyer, crossed the street to the Stewart Building, and closed the deal. She loaned Judge Hilton $1,250,000 at six per cent. interest annually for a period of five years. He did not wish to borrow for so long a time but she was in a position to dictate terms, and did.

Hetty Green's name did not appear in this mortgage; instead, as party of the second part there was written in the name of the Title Guarantee & Trust Company, a concern with which Mrs. Green had many transactions and which was, therefore, quite as willing as the Chemical National Bank to oblige her. Some months later Edward P. Barker, the president of the Board of Taxes and Assessments, said to a reporter that the city was going to levy a tax of $18,000 or $20,000 on that mortgage. "It is personal property," he said, "and if the trust company does not reveal the name of its client the company will have to pay the tax to us and seek reimbursement from the party for whom it is acting as trustee."

The tax, however, was not paid. Mrs. Green continued to be a nomad tax dodger by night and a busy money lender by day.

CHAPTER XXXI

The panic of 1907; lending a million to a stranger

"If the currency conditions of this country are not changed materially," said Jacob H. Schiff to the New York Chamber of Commerce in January, 1906, "I predict that you will have such a panic in this country as will make all previous panics look like child's play."

The prosperity of 1906 seemed to be invincible. It was a boom period that had been gathering momentum, with but one interruption, since 1901, when the United States Steel Corporation was formed with its $508,478,000 of common stock, $510,277,300 of preferred stock, and $304,000,000 of bonds. J. P. Morgan had a thousand imitators in the succeeding years, each one striving to create a combine. Chicago millionaires newly made rich and Pittsburgh millionaires with fabulous appetites were making nuisances of themselves. It was being written and being said that America was going to be so prosperous that anyone who bought stocks was bound to get rich.

Russell Sage, within a few months of being ninety years old, died in July, 1906. When his will was read, transferring a fortune of more than $100,000,000 to his widow, Hetty Green suffered jealous pangs. She was no longer the richest woman in the United States! Mrs. Sage had over night inherited her title. Hetty Green had become merely the second richest woman in the United States. It made her envious. Whereas she had been a staunch admirer of Russell Sage, she became a bitter critic of that other rich old woman. Sometimes she said Russell's widow was a fool.

But with Russell Sage in his grave Mrs. Green was to have fresh triumphs. A number of forces which had been measured in that strange mind of hers had been at work on the credit

MRS. GREEN AND DEWEY

On this little dog the rich woman lavished comforts that she would not allow herself. The photograph was made by a newspaper cameraman about 1908.

THE WITCH OF WALL STREET

Here is Mrs. Green in the black and forbidding costume in which she was accustomed to appear on her daily rounds of the financial district of New York.

structure of the country. In 1905 there had been a fight for control of the Equitable Life Assurance Society. President Alexander and Vice President James Hazen Hyde began to call each other names and tell things that had better been left unsaid.

By way of appraisal of some of young Mr. Hyde's actions it is desirable to cast backward to the year 1866 when Jay Cooke, the Philadelphia banker, protested in sorrow to the cashier of his New York house:

> Yesterday [he wrote] I was informed by a friend who takes a deep interest in our honor and prosperity that you were seen on Sunday in Broadway driving a "four in hand." Credit is a tender plant. Nothing so affects it as such a stupid display as a "four in hand."

Credit was still a tender plant in 1905 when young Mr. Hyde was sometimes hooted from the sidewalks as he kept his four bays taut in their traces on a run down Fifth Avenue, and thence, by ferry, into the mud of New Jersey roads. The insolent *ta, ta, ta* of the coaching horn attracted attention to more than the fashionable ladies who were proud to be seen riding beside the waxed mustache and dark, crisp, pointed beard of the insurance company official on top of the coach, high above ordinary persons. It was in that same year that Hyde gave a magnificent ball at Sherry's. Madame Rejane, the French actress, was carried into the ballroom of the restaurant in an authentic sedan chair of the period of Louis the Grand. It was lined with ocher satin. The lady who was then Mrs. Clarence H. Mackay helped Hyde to plan the affair. Alice Roosevelt came from the White House to be one of the guests. Mrs. George Gould attended. In golden chairs the guests heard the orchestra of the Metropolitan Opera House play softly, exquisitely, a minuet that had pleased the ears of the sweethearts of that King of France whose reign ended with the Terror. Eight powdered and painted girls, rated the prettiest in New York society, curtsied low in their satin before partners whose fathers were among the richest in New York. Not long afterward Charles Evans Hughes was

asking merciless questions, backed by the State of New York, concerning the management of the life insurance company which made such extravagant entertainment possible.

Young Mr. Hyde sailed for Europe to begin a lasting self-imposed exile from his native land, and months later, on January 1, 1907, Charles Evans Hughes was inaugurated as Governor of New York. In the spring of that year, money having become scarce, prices of stock began to decline until on March 14th there was a rush of selling orders. In a single day's trading, shares lost from ten to twenty-five per cent of their value.

There were many factors in the situation which was developing. An investigation of the Metropolitan Surface Railroad was started, and revelations which followed caused the shares of that company to drop from $127 to $20 a share. All these things, and more, were woven into an opinion by Mrs. Hetty Green which in the late spring took the form of a bit of advice she gave to a spinster with whom she had become acquainted in that Madison Avenue boarding house which sheltered her at the time.

One night the gas in that establishment had failed and that boarder on the second floor heard someone fumbling along the dark corridor. Opening her door, she extended a lighted candle to the relief of the person holding to the bannister. It was Mrs. Green. Gladly the old woman sought safety within the radius of the proffered candle and entered the younger woman's bedroom. When the door was shut Hetty clasped both hands to her bosom. There was a cracking sound as of parchment and it was observed that the feature of Mrs. Green's anatomy generally referred to as a bust had become much more than ample.

"If you could see what I have in here," said Mrs. Green, slapping her breasts, "you'd be surprised. I've just taken everything I possess out of a shaky bank downtown."

The lady decided this was a good time to ask Mrs. Green concerning a financial institution which was then rated as the second largest trust company in New York, the

Knickerbocker Trust Company. Mrs. Green eyed her sharply for a moment. Then she said: "If you have any money in that place get it out the first thing to-morrow."

"Why?" inquired Hetty's acquaintance.

"The men in that bank are too good-looking," said Hetty solemnly. "You mark my words."

On October 21, 1907, in the late afternoon the National Bank of Commerce announced that it would no longer accept for collection checks of the Knickerbocker Trust Company. The following morning there was a swarm of men and women pressed against the doors of the Knickerbocker. These, the most far-sighted of the seventeen thousand depositors, were marshaled into orderly lines that extended from far down the street to the tellers' windows. All morning the tellers handed out money with rather less than usual of their normal speed. At noon, in the middle of the banking day, the doors of the Knickerbocker Trust Company were closed. The great financial house had become insolvent.

It is not possible to believe that Mrs. Green's judgment of the company was based on that flimsy pretext she gave to her boarding-house friend. What is more likely is that she preferred to utter her own personal prejudice rather than to betray any of her truly exceptional sources of information. There were half a dozen influential bankers, financial stars of the first magnitude, who were always ready to answer to the best of their ability any question Mrs. Green might propound. There were times when she had questions to ask about certain young men who had been seen to tip their hats to Mrs. Green's daughter.

Mrs. Green discussed the 1907 panic in Boston in February, 1908. She had gone there to pursue a fight with a firm of lawyers which had, she contended, overcharged her. As she was waiting for the suit to be tried she talked with Howard Noble, a reporter on the staff of the Boston *Traveler*.

"I saw this situation developing three years ago, and I am on record as predicting it. I said then that the rich were approaching the brink, and that a 'panic' was inevitable.

"There were signs which I couldn't ignore. Some of the solidest men of the 'street' came to me and wanted to unload all sorts of things, from palatial residences to automobiles. The New York Central quietly negotiated with me for a big loan, and that made me sit up and do some thinking; for that road is one of the wealthiest in the world.

"There had been an enormous inflation of values, and when the unloading process was begun the holders of the securities found great difficulty in getting real money from the public. The stringency was felt by the big brokers and manipulators long before the people had any inkling that such a condition existed.

"I saw the handwriting on the wall and began quietly to call in my money, making few new transactions and getting into my hands every available dollar of my fortune against the day I knew was coming. Every real-estate deal which I could possibly close up was converted into cash. I never buy real estate. First mortgages are good enough for me.

"When the crash came I had money, and I was one of the very few who really had it. The others had their 'securities' and their 'values.' I had the cash, and they had to come to me. They did come to me in droves. Some of them I lent money to, and some I didn't. That was my privilege. Those to whom I loaned my money got it at 6 per cent. I might just as easily have secured 40 per cent. But never in my life, no matter what has been said against me, have I practised usury, and no one knows it better than the wealthy men who have had business dealings with me.

"Aside from the financiers, I went to the relief of many others engaged in legitimate business. Nearly all the big department stores in New York came to me, and I loaned them money. Harry Payne Whitney applied for a loan of $1,000,000, and I let him have it.

"I loaned money to the New York Central, but when the Vanderbilt family applied I refused them. They came to me some little time ago—that was before the wedding—and brought a box two feet long containing the famous Vanderbilt jewels. They wanted me to take them as security and lend them money. But Lord bless you, I know nothing about diamonds and such things. This may have been worth all that was claimed, but I don't deal in diamonds. I know a few things about real-estate mortgages, but not jewels. I have no use for them in my business."

The Vanderbilts read Mrs. Green's statements with rage and horror. Through agents they denied them. The news-

papers published the denials. Others who actually had borrowed from Mrs. Green might have denied with equal emphasis that she was content with six per cent. She was not, ever, when the prevailing rate for money was higher. The rate of interest of her loans made through Chandler & Company in Chicago ranged between five and nine per cent. Harry Payne Whitney also denied positively and convincingly that he had ever borrowed, or tried to borrow any money from Hetty Green. Here we stumble onto something significant. She had become seventy-four years old. She had become an old woman. She had passed her crest. Her fortune was no longer in safe hands.

Mrs. Green, we think, was simply confused when she said she had loaned $1,000,000 to Harry Payne Whitney. As a matter of fact, she had loaned $1,000,000 to Colonel Harry Payne, one of the most daring speculators in Wall Street.

One day late in 1907 Colonel Payne called upon Mrs. Green in the company of a mutual friend. According to Harry Alloway, who made some inquiries about the transaction a short time afterward in connection with his work as a financial reporter, Colonel Payne was deeply involved in a deal in the stock of the Tennessee Coal, Iron & R. R. Co., control of which was about to pass to the United States Steel Corporation in a transaction dictated by J. P. Morgan. President Roosevelt had approved the arrangement in an indiscreet letter in which he had written, "you and I are practical men." Afterward Colonel Payne cautiously expressed some of the amazement he had felt when Mrs. Green let him have $1,000,000 with easy friendliness and a confidence in his character and his collateral, which he had not expected her to take for granted.

Mrs. Green herself talked about this incident to her friend Edward Hatch, Jr., and seemed then to be under the impression that the stranger to whom she had loaned a million was Senator Oliver Payne of Ohio, a manufacturer and a political associate of Mark Hanna. Mrs. Green and Mr. Hatch were walking briskly around the reservoir in Central

Park one morning when she mentioned the affair. She said that "Senator Payne" had appeared at her office and said: "Mrs. Green, you don't know me and I have never before met you. I am deeply involved and must have $1,000,000 immediately." Hetty told Mr. Hatch that while it was true that she never had met the man she had heard of him and read about him often in the newspapers and that she admired his character. She said she let him have the money at once.

"At what rate of interest?" asked Mr. Hatch.

"Six per cent.," she replied in the same tone with which she might have said, "I believe in God."

"Without any collateral or security?" Mr. Hatch was incredulous.

"We didn't discuss that," said Hetty. "He sent over a trunk that I guess contained stocks and bonds, but I never opened it. He began paying me back soon afterward and within a month after making his first payment had cleaned up the debt. He certainly seemed surprised when he called for his collateral and discovered I'd never bothered to look at it."

Certainly Mrs. Green loaned a million to someone named Payne, but it was not Harry Payne Whitney; her confusion was that of a tired old woman whose memory was no longer what it had been.

Edward Hatch, Jr., saw her frequently in the period from 1905 to 1909.

His first meeting with her was most informal. He was living in 1905 in the home of his parents in Fifth Avenue at Eighty-fourth Street and Miss Annie Leary was their neighbor. Mr. Hatch, who was then active in the management of the Fifth Avenue department store, Lord & Taylor, was an early riser. One morning as he stepped from the vestibule he was greeted by Mrs. Green, who had just emerged from the house of Miss Leary. Mr. Hatch raised his hat as high as he would had she who accosted him been young and beautiful and they fell into step as they moved down the Avenue. It was half-past six and the sun was not fully risen. In suc-

ceeding months this morning walk together was frequently repeated, for Mrs. Green often sought shelter with Miss Leary. Sometimes, if she appeared before Mr. Hatch did, she would ring his bell and send his outraged butler to awaken him. At times they entered the park and circled the reservoir; but mostly they walked on the east side of the street between Eightieth and Ninetieth streets. She talked to him a great deal about her son, Ned, and her daughter, Sylvia. Sometimes Mr. Hatch encountered Mrs. Green at soirées given by Miss Leary. On such occasions Mrs. Green was dressed with care but her clothes were at least ten years out of fashion. On the morning walks, however, her appearance was distressing.

"Is it true," she asked him one morning, wistfully, "that I look as ragged and terrible as the newspapers all say I do?"

They strode half a block before Mr. Hatch dared answer. Then he replied: "Mrs. Green, just consider that veil through which you are looking at me. It is torn. It is faded. It looks like hell. You come down to the store some morning and I'll give you one of the best veils we have in stock."

"You will?" said Hetty, pleased as a child. "That's nice of you."

He did not think she would come.

The following morning at ten-thirty an agitated floorwalker tapped on Mr. Hatch's office door and then informed him that Mrs. Hetty Green was waiting for him downstairs at the veil counter. When Mr. Hatch approached her, through aisles of saleswomen becoming suddenly engrossed in their work instead of the shabby old creature who had sent them into spasms of gossip, Hetty brought his mind at once to the purpose of her visit.

"I came to see about that veil, Mr. Hatch."

Mr. Hatch could hardly bring himself to believe that the experience was real. If he had been a theatrical producer and Mrs. Green an applicant for passes he would have been better prepared; but department stores do not, as a rule, give away

their merchandise. He instructed the girl behind the counter to select one of the best veils in stock and give it to Mrs. Green. "Charge it," he said, "to me."

Hetty glowed with appreciation as with deft fingers the girl reached across the counter and adjusted the film of lacy threads to her wilted bonnet. Then, turning her head birdlike to capture her reflection in a mirror, she spoke again to Mr. Hatch.

"I wonder," she said, "if you have any skirts that you could let me buy at reduced rates."

Mr. Hatch said he would be happy to oblige Mrs. Green and escorted her to a department where skirts were folded and stacked according to size on tables so long that a stock boy with a whisk broom had to hurry to complete his dusting in the course of a single day. A saleswoman, beckoned to the side of Mr. Hatch, revealed that in this wilderness of skirts there was one outstanding bargain.

It was an eight-dollar skirt. It had been returned as unsatisfactory by the first customer who had worn it. The price of this garment now (and Mr. Hatch pretended to read the tag) was fifty cents. Hetty was entranced and shoved a trembling hand into her purse to clinch the deal. She never, after that day, ceased to admire Edward Hatch, Jr.

One time she told him that she preferred Hoboken, not because she wished to dodge her taxes, as the newspapers charged. She stayed there, she said, because she was interested in real estate in that German community and also because she wished to help out a friend who owned an apartment house. As a matter of fact, she had no dealings with the owners of the successive apartments she occupied in Hoboken but made her arrangements with the agents. In this pointless deception she was, it would seem, merely rehearsing the story with which she imposed on relatives who tried to persuade her that she could afford a better residence.

When she told Mr. Hatch that she never charged more than six per cent. interest she was fostering a bit of propaganda for the sake of the record. Mrs. Green always told

people who were not borrowing from her that she asked only six per cent. from her creditors. Catalogued among her fears was the usury law. In New York and most other states it was then, as it is now, illegal to charge more than six per cent. interest annually to any individual borrower. If more is exacted in the bond the borrower is privileged, under this absurd and uneconomic law, to go into court, plead usury, and decline to pay either interest or principal.

Sometimes when she awakened in the middle of the night Hetty's worries must have centered on this question of usury. She was troubled by the thought that some day an important borrower would turn on her and plead usury She did not want, for the sake of the record, to have it commonly said of her that she was usurious. So, one time she wrote a letter to a man who is now the financial editor of a New York newspaper.

My dear Sir [her letter read]:

I am requiring a little help. You, I think, can aid me. If you can —that is, I mean, if you will—I shall consider you a very great friend indeed.

My dilemma is in Wall Street. It is like this: A bank cashier told me today, "Everybody understands Mrs. Green is too smart to let out her money at just what the law allows." Of course, that cashier was not trying to say a mean thing. But why would he be saying it unless it is a fashionable saying? That's what bothers me. And so, I want to find out—so, I want you, if you will, please, to find out:—how comes that bank man with that idea? Call in to see me, and we will talk the matter over. You know him. I guess he will be free speaking to you.

Now, I do not want to cause anybody any trouble—not any in the world—not without I have to—but what I propose to see about is how it is and who it is that gets comfort out of spitting and griddling me.

You see the very thing I am proudest of in my whole business life is that I do not take, that I never took in all my life, and never, never! will take, one single penny more than 6% on any loan or any contract. And if I am proud of it, why should I let busybodies be gabbing contrary? Why, a chatterer is worse than a flatterer!

The means of getting better than six per cent. interest on a real-estate loan without involving serious risk from the application of the usury law still is commonly practised in New York. The usual way is to give a borrower $5,000, for example, in return for a mortgage which fixes the indebtedness at a greater sum. There are variations. Some especially cautious lenders require the borrower to execute a mortgage to some friend or relative. Then they will consent to buy the mortgage at a discount. On paper they are getting but six per cent.

CHAPTER XXXII

Mr. and Mrs. Matthew Astor Wilks

Miss Sylvia Green was thirty-eight years old when she became the bride of Matthew Astor Wilks on February 13, 1909. The groom was about fifty-seven. Some of the newspapers said he was sixty-five. He was a great-grandson of the original John Jacob Astor, that German immigrant who peddled cakes from a basket as a baker's apprentice after his arrival in New York and did not die until he had accumulated a fortune of $20,000,000. The wealth of each of several of his descendants grew to exceed $100,000,000, but Matthew Astor Wilks had only about one million and his prospective mother-in-law was, therefore, at first suspicious of his attentions to her daughter. She thought, as she always did in such cases, that the suitor might have less interest in romance than in finance.

It was only by the exercise of the utmost tact on the part of Mr. Wilks, and a complete surrender to certain demands of his fiancée's mother, that the affair was carried to a satisfactory conclusion. He behaved with a fine dignity, however, and to the end of her life Mrs. Hetty Green respected her son-in-law.

Miss Green had been flattered with the attentions of some very eligible men from the time she was introduced to society at a reception given in Newport by her mother's old friend, Miss Leary, in the 'nineties. Romance, though, was not a flower, but a weed in the sight of Hetty. Again and again, we must believe, she interfered with the friendships developed by her daughter so that it is not surprising to find the two moving in separate orbits from time to time, but if they quarreled they did so privately.

As early as 1894, when Miss Green was acquainted with

every member of that part of New York society which spent a polite season at Newport, we find evidence that her domineering mother was subjecting her to humiliating experiences. Mrs. Green talked entirely too much for the comfort of her family. So, in 1894, just a few days after Christmas, the young woman read in the New York *Daily Tribune* an account of her matrimonial prospects which would have made one less sensitive than Miss Green weep with embarrassment. The newspaper, attributing its information to a "friend of the family," published an account of how Miss Green was ordered by her mother to give up any notion she might entertain of marrying the son of a certain New York banker. In this article what purported to be the cautioning words of Mrs. Green to her daughter were quoted:

> "I've found out something about the young man who has been waiting on you in Newport, Sylvia. I find that your young man is very nice and proper, but if it wasn't for his father, the world wouldn't know a thing about him. He has never earned a dollar and doesn't know the value of money. . . . I want to say right here and now that you will never marry a society man with my consent. . . . and I hope I won't hear anything more about your young man at Newport who knows just about enough to part his hair in the middle and spend his father's money."

It was about this time that a Berlin newspaper printed an article about the millions of Hetty Green and the daughter who would inherit half of her fortune. For months after that Mrs. Green's mail at the Chemical National Bank was cluttered with letters from fortune-hunting Germans. Mrs. Green finally gave a thick bundle of these letters bearing German postmarks, unopened, to a lawyer. She instructed him to send back to her any that contained "business."

Still, in spite of her professed contempt for Newport society, Mrs. Green paid an occasional visit there as the guest of Miss Leary. She watched the young people and realized that the primary reason for the frivolity which she condemned so bitterly was nothing more nor less than the interesting human phenomenon of mating. During a visit to

Chicago Mrs. Green talked about Newport and from her conversation, preserved in an old scrapbook of Frank Chandler, we are able to repeat the thoughts evoked in her mind by the flowers, music, and chatter of the summer resort.

"You know," said Mrs. Green, speaking of Newport, "I'm all for business, and I don't run around after such things. But that pink tea was just beautiful; and that musicale where a lot of people, you know, sung and played, teedle, deedle, deedled on fiddles, you know, and things like that—well, it was fine.

"It was all very lovely. I visited with a friend of mine at Newport, Annie Leary. Sylvia had been promising all summer to visit her but found it just impossible, and so I just ran over there from Bellows Falls to explain it, you know.

"Society is a very nice thing. All flowers and music, and a lot of nice girls like Sylvia and young men like Ned. That's what it's for, you know. Young people ought to go out in society. That's where they have a chance to look around and see who they want to marry. Why, how are they going to know what kind of life partner they are getting if they don't go out to these things and look each other over? If people were better acquainted with each other before they married there wouldn't be so many divorces. Divorces are a bad thing."

Mrs. Green talked as she sat listening to a free pipe-organ recital in the lobby of the Great Northern Hotel. The pipes were vibrating in accordance with a pattern of sound called *Tannhäuser*. Something in the music, or perhaps the word "divorce," switched her thoughts to a crime which shortly before had shocked Chicago. A butcher named Laugart had become impatient with his wife and converted her into sausage. The crime was often referred to by Hetty.

"Now I believe," she said on this occasion, "when persons get married it's for life. There wouldn't be any wives made into sausage if people were a little careful about whom they married. That's where society comes in. Lots of fol-de-rol and foolishness, but it's a pretty good thing. Not for me,

understand. Too many people depending on me. But it's nice, especially at Newport. Now, there at my friend's musicale: Flowers, you know, great banks of tuberoses clear to the ceiling. All over the tables and banked up solid at the ends of the room. The air was just heavy with their smell. Lots of swell people there, you know. Mostly New York people summering there.

"I knew most of them but I don't go in much for that sort of thing. So I stayed back, kind of in the rear, you know, but I could see and hear everything, and really I liked it. They (the women) wore white dresses cut down a good deal more in the neck than mine was, and everybody looked very nice. The people who played the piano and the fiddles and the other things were all professionals, I guess. I didn't know any of them. I wish Sylvia had been there. She is young and she would have enjoyed it. But then, she goes to a lot of these things, and it would have been an old story to her. And I think she ought to. All young people ought to. That's where they find out who they ought to marry.

"In that lawsuit of mine——"

Mrs. Green's thoughts had switched into another channel, a groove of her mind which has been sufficiently explored, but in this talk she had given a picture of the background against which her daughter moved frequently and Hetty Green only seldom. This was why the scent of the tuberoses, the exposed necks of the women, and the cultured harmonies of the hired musicians made such an impression on her.

In 1900 there arrived in New York from Spain a tall, dark-eyed nobleman named Francisco Serrano y Dominguez who was entitled to be called the Duke de la Torre. His father had played a stirring part in the recent history of Spain and the duke created a flurry among the wealthy mammas of New York society. He was provided with funds. As a Catholic gentleman of distinguished family he met, as a matter of course, Miss Leary, and she, because of her devotion to Sylvia, arranged a meeting. Sometimes the three were ob-

served having tea in the afternoon in the Palm Room of the Waldorf Astoria. This was sufficient to start a report that Miss Green was engaged. The report was printed. It was news to Hetty.

"This is the first I have ever heard of such a thing," she said. "It's just one of them lies they are always starting about me and my children."

The duke himself stated that there was absolutely no truth in the story. But he was not the only European nobleman of Miss Green's acquaintance. It was about this time that Miss Green first met the Earl of Yarmouth. She met him some months before it became necessary for him to hire a lawyer to defend his reputation from, among other charges, that of being a fortune hunter.

In view of all that happened subsequently in the career of little Abe Hummel it would not be quite accurate to say that the Earl of Yarmouth had a good lawyer. The connotative values of the word "good" proscribe its use as an adjective to modify the qualities of that amazingly shrewd, and almost habitually victorious, little shyster. The Earl of Yarmouth retained him in 1901 after the New York *Telegraph* had printed a disrespectful article about his presence in America and his plans for the future.

The New York *Telegraph* was concerned about the earl because it was the newspaper of that part of New York called Broadway, and the young British nobleman was endeavoring to make a living as an actor, in competition with real actors, under the name of Eric Hope.

He has [said an article in the newspaper] practically given up finding an heiress, and unless some such lucky accident as that which befell the Duke of Manchester brightens up his prospects it is not too much to expect to find him driving a cab before long.

The Earl would go cheap these days, and he can without doubt be secured at a figure far below the market rate for Earls at this time. It is true he is a bit shopworn and damaged in reputation, but the Zimmermans [of Cincinnati] have demonstrated that a very tacky nobleman can be repaired and made as good as new by the expenditure of a little money.

There were certain other statements reflecting upon the character of the earl and purporting to concern certain happenings in his past. It was not calculated to assist his career in this country and the Englishman, through his legal adviser, filed suit for $25,000 against the newspaper which he said had libeled him.

Mrs. Green was brought into the case when it was published that her daughter, Sylvia, would be subpœnaed by the defendant for the purpose of getting her to testify that the earl had endeavored to court her daughter. Reports of an engagement between them had been denied emphatically. They had met, though, at Newport, where this former lieutenant of the Black Watch had played in amateur theatricals. Perhaps it was Abe Hummel who governed his client's behavior in this situation. At any rate this son of the Marquis of Hertford called on Mrs. Green at the Chemical National Bank and was so charming, so distressed that his private difficulties had touched the life of Mrs. Green's daughter that Hetty's sympathies were enlisted. The earl told of this encounter while he was in court.

"When I heard that Miss Green had received a subpœna," he said, "I went to her mother and told her that I would rather drop the proceedings than cause Miss Green any annoyance. Mrs. Green insisted that I must continue and vindicate my name. 'If you have a good case press it,' she remarked, 'you must not withdraw. My daughter will testify and if you want me as a witness I am ready. I can say that you were damaged, for I shall not allow you to see my daughter until you have submitted the attack upon you to a jury.'"

Miss Green went to court but was not called upon to take the stand. Mrs. Green, too, attended the trial, but not so often. She was deeply concerned with business at the time because, on those days that the earl's troubles were first-page news, a curious economic vacuum had occurred on the New York Stock Exchange. E. H. Harriman and James J. Hill, struggling for control of the Northern Pacific Railroad, had

IN THE HOBOKEN FLAT

Mrs. Green and her daughter, Sylvia, who inherited half her fortune. Miss Green, when this picture was made, was about 32 years of age.

MOTHER-IN-LAW

Mrs. Green and Mr. and Mrs. Matthew Astor Wilks immediately after the ceremony uniting in marriage the heiress of Hetty Green and the great-grandson of John Jacob Astor.

between them bought more of the stock than could be delivered, with the result that there were bids for it as high as $1,000 a share, and none available.

A jury awarded the Earl of Yarmouth $2,500. At the time there was a judgment against him, obtained by the management of the Waldorf Astoria Hotel, for an unpaid bill of $84.30, plus the costs of the action, $109.16. Mrs. Green read these two items concerning the young man and then spoke to a reporter who called upon her at the bank.

"There is," she said, "absolutely no truth in reports that the earl will marry my daughter."

In London, a few months later, the earl himself supplemented this denial. "I deeply regret," he said to the London correspondent of an American newspaper, "the constant coupling of my name with that of a young American gentlewoman for whom I have the deepest respect and admiration. My feelings have been such as would be inspired in any English gentleman who has been honored by the privilege of meeting a well-bred American girl. There has never been the slightest reason for supposing that any engagement existed between myself and Miss Green."

Several years later Harry Thaw's sister, Alice, became the Countess of Yarmouth at a Pittsburgh wedding and ended the gossip concerning his supposed aspiration to become the son-in-law of Mrs. Hetty Green.

In 1907, when Mrs. Green was absorbed in the distressed credit situation of the country, she had time to express herself in a positive manner on the subject of international marriages. The engagement had just been announced of Gladys Vanderbilt to Count Szechenyi, a Hungarian nobleman.

"I am glad," she said, "that Gladys Vanderbilt is not my daughter. There are thousands of honest young workingmen in the United States good enough to be anybody's husband. The girls who go to Europe to get their husbands deserve what they get—and more. If my son married a foreign woman because the marriage would bring him a title I would disown him. The mother who will pay $5,000,000 for a title for

her daughter should not expect to get a son-in-law of any account. Further than this, such a woman should have a guardian appointed for her."

Then, one day, she learned that her daughter was determined to get married. But the situation was not accepted by her without protest. For many months Mrs. Green's daughter, and their mutual friend, Miss Leary, had been at work on Hetty with a variety of subtle levers designed to pry her out of her accustomed background. Miss Leary, loyal friend that she was, used every means at her command to arrange for the approaching nuptials a more appropriate scene than Hetty's drab little flat in Hoboken. She began to do this long before Mrs. Green would concede that Mr. Matthew Astor Wilks was ever likely to mean more to her than any of the other New York males that she classified as "society men."

Once they succeeded in getting Hetty to take a room in the rather more than ordinarily expensive boarding house in Madison Avenue. She liked it there, but she would not stay. Every time a tray of food was sent to her room (she did not like to have people staring at her in the dining room) she would sniff contemptuously at the clean napkin placed on her tray. It was an example of waste, she said. The whole proceeding was a kind of torture for Hetty and abruptly it became too much for her. She returned to Hoboken. From time to time she heard about Matthew Astor Wilks. What she may have thought about him then is buried with her. There is nothing to suggest that she was at first numbered among his admirers. Miss Leary, who was both friend and social mentor to Miss Green, believed in miracles, and the final effect of her constant and subtle maneuvering was a miracle. Hetty, on May 2, 1908, moved out of her Hoboken flat, stored her furniture at the Chemical National Bank, and became the occupant of a suite at the Plaza Hotel. Hotel employees confided to reporters that she was occupying rooms that cost fifteen dollars a day.

One day she walked down Fifth Avenue until she came to

an establishment conducted by Madame LeClaire LeClaire (the name is lifted from the files of an extinct newspaper, the Chicago *Inter-Ocean*) and entered the place with a feigned boldness of manner, that manner in which she ordinarily strode into banks. It was a beauty parlor and its astute proprietor was at once the author and the heroine of a legend. It was said in New York, and by some persons believed, that Madame LeClaire LeClaire had spent the first twenty-five years of her life in a convent near Vienna. There, so some of New York's most wrinkled dowagers believed, a dying nun had confided to the young woman the secret of a preparation with which the faces of the sisters were made beautiful after death. It was precisely the kind of a story any one of Miss Leary's friends would have expected her to believe, but that Hetty Green should swallow it . . .

Leaving the convent, this person who called herself LeClaire LeClaire had gone, so it was told in certain Catholic drawing rooms of New York, to London where Queen Alexandra became her patient. Then Paris. Then New York. In Fifth Avenue Madame had taken a lease on premises within which ordinary merchants might have sold shoes or millinery or jewelry but in which Madame LeClaire LeClaire sold in small jars and pots that which sent Ponce de Leon exploring into the thickest parts of the Florida jungle. She sold youth; and it was youth that Hetty Green had determined to buy.

Blue silk covered the walls of the drawing room in which the customers of the beauty parlor were received. There were potted palms on top-heavy pedestals. Dazzling clusters of electric-light bulbs hung from ornate chandeliers. Against each blue silk panel of the walls was hung a miniature portrait. These portraits were copies of voluptuous beauties that had, on the word of LeClaire LeClaire, tempted kings; and they tempted Hetty Green.

First, though, she demanded full and complete information. She pressed her fingers into a jar of black unguent, looked at the portraits on the wall, wavered, and then drew up her drop skirt in order to get at one of the pockets sewn to

her remarkable petticoat. The price of twenty-one treatments was $300, a not unreasonable charge in view of the guarantee that each treatment would remove the ravage of a year. Mrs. Green took the first treatment immediately. She was invited to recline in a piece of furniture that suggested a barber's chair. Her blue eyes were lidded against the sting of the black and sticky preparation applied by a nervous attendant stimulated by hisses from Madame. When only Mrs. Green's nostrils were free from the poultice she was instructed to relax her facial muscles. Then she waited twenty minutes, and while we have no authority for it we presume that during that time she conjured up a mental image like that picture of Miss Hetty Howland Robinson, taken at the age of twenty-six, at the time she went to a dinner given at Saratoga Springs by Martin van Buren and his son John.

Miss Leary, who had awakened Hetty's interest in the beauty parlor, was determined to rouse the old woman out of her miserly way of living. The Plaza suite, the facial treatments, and fashionable clothing were mere details of a larger plan for the complete reformation of the old woman. By beginning with her complexion, Miss Leary hoped to be able to soften Hetty's heart, not only on behalf of Sylvia, but for the sake of the orphan asylums and the other Catholic charitable institutions to which she was devoted. Miss Leary, in her heavy corsets, stood in New York society as a soldier on the ramparts of a walled town that is besieged. Even as early as 1903 she had begun to lament the freedom of manners.

"In my girlhood," she said one time, "a young girl was never seen unaccompanied, and chaperons were as wary as spiders, with eyes all over them. A gentleman who picked up a lady's handkerchief returned it not to her, but to her duenna. But nowadays! I have actually seen a gentleman tying a lady's shoe."

This, then, was the person who had appointed herself to look after Miss Sylvia Green, a kind of priestess of ancient manners and beliefs who long after she had begun to wither dressed herself virginally in white from exposed hems and

tucks to the secret linens that clung to her chaste skin. Annie Leary had become a Papal countess, and those who encountered her at the opera, at St. Patrick's Cathedral, and at the little chapel in Bellevue Hospital which she had given in memory of her brother Arthur, addressed her formally. Mrs. Green could have had no better guide in the maze of prejudice through which moved the snootiest of New York society.

In May, before Mrs. Green had completed her course of treatments at LeClaire LeClaire's establishment, there was a formal dinner party in the Plaza suite inhabited by Hetty and her daughter. It was served from gold plate loaned for the occasion by Miss Leary. The food was as expensive as the Plaza chef could contrive in ten courses. There were three wine glasses beside each of twenty plates.

Promptly at seven-thirty on a night in May, Mrs. Green and her daughter placed themselves to receive the guests. Hetty's streaky gray hair had become much whiter from shampoos by LeClaire and her features were softened by artificial curls snowy as Miss Leary's own. She wore a gown of black satin trimmed with old point lace which bulged over roundnesses she would not press down with corsets. She would not wear a corset. Among the guests were Mr. and Mrs. Howland Pell, Mr. and Mrs. Amory S. Carhart, Miss Leary, and Mr. Matthew Astor Wilks. This was not a mere society item; it was first-page news in every part of the United States and even in London, but there was nowhere any reference to the manner in which Mrs. Green shook hands with her guests that night. In the performance of this social amenity it was her habit to pick up any hand extended to her and then quickly to lay it down. Her handshake was ghastly but her eyes shone with friendliness and her lips smiled.

It was after this function that Mrs. Green wrote to a press-clipping bureau as follows:

> Send me, til forbid, all newspaper references to Mrs. Hetty Green, especially in connection with social life where ever found in the newspapers of America. This must include every paper of any prominence.

During her stay at the Plaza Mrs. Green received a threatening letter from some crank. Until this menace arose Hetty had used the Fifty-eighth Street entrance of the hotel. Thereafter she seldom came in or out of the same door twice in succession and whenever she stepped into the lobby a house detective joined her to see that she was not molested. During her life, because of the publicity given her wealth, she received many crank letters. Once, in Brooklyn, a demented man tried to see her at the Hotel St. George. He said he was her son, and even wrote on the register "Hetty Green's son." He was ejected and seems never to have bothered her afterward. Another time a lunatic escaped from an asylum in Newark, New Jersey, fled to Washington, and begged the police there to protect him from Hetty Green.

Mrs. Green remained at the Plaza precisely one month. When she moved it was published in the newspapers that she had paid $300 for the suite she had occupied, or at the rate of ten dollars a day for a fifteen-dollar-a-day suite.

Mrs. Green and her daughter moved from the then new Plaza Hotel into the boarding house in No. 673 Madison Avenue of which the landlady was Mrs. L. E. Reynolds. She had stayed there previously in 1907. One of the newspapers published that the rate for mother and daughter was forty dollars a week for two rooms. It was an establishment considerably better than the ordinary New York boarding house.

Every time the bell rang the front door was opened by a colored man in a starched white coat. His name was George Wheatley and what information the newspapers were able to gather from the boarding house concerning the rich Mrs. Green seems to have leaked out through George. In the New York *World* he was quoted as saying:

"Why, I always clears two plunks or more off her [Mrs. Green] a week. She gives me fifty cents now, a dollar then. It counts up. Mrs. Green ain't grouchy or particular; takes the dishes just as 'em comes. She ain't stingy like some folks say. She handed Caro-

line, the maid, $2 the other morning just for nothing. I can't say that she wastes it. Stays clear of the fish, though, and ain't stuck much on desserts but she eats 'em."

Another witness who was willing to testify in 1928 that Mrs. Green would tip people who waited on her was Howard Davis, vice president of the New York *Herald Tribune*. In the period with which we are dealing Mrs. Green often went for her luncheon into a white-tiled restaurant in Broadway near Chambers Street. Usually she ate two sandwiches and drank some tea, but if she decided to eat a piece of pie she ate only one sandwich. Mr. Davis watched her with the keen eyes of a newspaperman many times. He says she always laid a nickel beside her plate for the waitress, never more and never less.

In July, 1908, Mrs. Green left the boarding house to go to Bellows Falls for the remainder of the summer and when she returned in the fall she went flat hunting again in Hoboken. Mr. Samuel C. Fisher, a candymaker, was renting the five-room apartment which she had given up when she moved to the Plaza. One day Mr. Fisher's wife was called to her door by the summons of an old and smiling woman who explained that she had previously lived there and would like to return. It was Mrs. Green. Mrs. Fisher said that she and her husband were well pleased with the apartment. Hetty said she was willing to make it worth Mrs. Fisher's while to move and ended by offering her $100 to get out of the apartment.

"I was the most surprised person you ever saw when I found out who she was," said Mrs. Fisher afterward. "I found Mrs. Green a very lovable old lady. She stayed two hours and told me a lot of very interesting things."

When Mrs. Fisher declined the offer Mrs. Green made similar proposals to tenants of other apartments in the same building, but finally had to content herself with an apartment consisting of four rooms and bath on the third floor of the building in No. 57 Thirteenth Street. Into the door plate was inserted a card on which was written the name Nash. After

a short tenancy there Mrs. Green moved in November into 1309 Bloomfield Street, Hoboken, and she was living there when she learned that her daughter had determined to marry Matthew Astor Wilks.

The announcement was made from the family home of the Wilkses in Galt, Ontario, February 11, 1909. An unauthorized publication of the engagement had been denied a year previously by Mr. Wilks. This time it was sent out from Galt by the Associated Press in this form:

> Miss L. K. Wilks, of this city, is notifying her friends in Galt of the following announcement made this week to their family and intimate friends: "Mrs. Hetty Green, New York, announces the engagement of her only daughter, Miss Sylvia, to Mr. Matthew Astor Wilks, New York, eldest son of the late Matthew Wilks, of Cruickston Park, Galt, Ont."

Coupled with this information, the New York *World* printed the following:

> Mr. Wilks has been out of town for several days, it was said at his home, No. 440 Madison Avenue, last night. It was impossible to learn the date fixed for the wedding, but friends of Mrs. Green thought it would take place next June, probably. Though Mr. Wilks can no longer be called a young man and Miss Green is past thirty, their romance, nevertheless, has given lively satistion to the limited social circle aware of its progress.
>
> It blossomed and grew under the eye of the Countess Annie Leary, who introduced Miss Green into society nearly a dozen years ago. Miss Leary has been on terms of intimacy with the descendants of John Jacob Astor. Her father was the fashionable hatter of old New York and his store in the Astor House was the resort of the beaux and merchants early in the last century. He bought his furs and pelts from the original Astor.
>
> Miss Green has never cared for gay society, and when she was under the chaperonage of Miss Leary, appeared at receptions and teas more frequently than at dinners, balls or the opera. She has been reported engaged to the Earl of Yarmouth, the Duke de la Torre and one or two others, but the reports have always been denied. Her mother, who is nothing if not plain-spoken, has declared that she would rather her daughter wed a plain American than any foreign nobleman. Her sensational though short-lived

plunge into the giddy world of fashionable hotel life was explained last May by a friend at the Plaza:

"Mrs. Green is anxious that her daughter marry into some well known and honored family, and it is only natural that she should move into a fashionable place."

Mr. Wilks comes from one of the oldest of New York families. Although he lives in a modest brownstone front dwelling at No. 440 Madison Avenue, he is believed to be worth several million dollars, inherited from his father, who died in 1899.

Mr. Wilks is about fifty-seven years old. He has been a member of the Union Club for more than thirty years, and also belongs to the Metropolitan, Knickerbocker, Turf and Field, Fencers', Badminton and New York Yacht Clubs.

His father, Matthew Wilks, was a leader in society here a century ago. In 1840 he married Eliza Langdon, a granddaughter of the first John Jacob Astor. Thirty years before his death he bought Cruickston Park, at Galt, Ont., where he died.

Mr. Wilks had three sisters: Mrs. B. K. Stevens, of this city; Mrs. William Keefer, whose husband is a surgeon-major in the British army, and Miss Katherine Langdon Wilks, who has spent much of her life at Cruickston Park. E. Langdon Wilks, who married Miss Pauline Kingsmill and lives at Cruickston Park, is his brother. He is a cousin by marriage of Delancey Kane and of Mrs. Royal Phelps Carroll and Mrs. Howard Townsend.

Although always prominent socially, his name seldom appeared in the newspapers.

He was at Newport last summer while Mrs. Green and her daughter were guests there of Countess Annie Leary.

This seemed to be authoritative but when a reporter went to see Mrs. Green the following day she denied that she had given her consent to the marriage. She had recently transferred her principal account to the National Park Bank after a quarrel with executives of the Chemical National Bank.

"That engagement of my daughter Sylvia to Mr. Wilks I have not yet given my consent to," she said to her caller. "I don't know what those Wilks people mean by telling people it is so. Why, they have even published it in the London *Times*. But I have not given my consent."

That night (it was a Saturday) Mr. Wilks was accosted by

a reporter for the *World* as he stood waiting, for some unexplained reason, in the vestibule of the apartment house in Hoboken where Mrs. Green and her daughter were living, and invited to clear up the puzzling situation.

"I am engaged to Miss Green and I hope to marry her," said Mr. Wilks.

"But if Mrs. Green withholds her consent to her daughter's marriage will that make any difference?"

"All I can say is that I hope to marry Miss Green. We will be married—" he paused —"unless she breaks it off."

Mr. Wilks was still waiting in the vestibule when the reporter departed.

A few days later Mr. Wilks kept an appointment with his fiancée's mother at the National Park Bank.

We learn from the files of the *World* that Mrs. Green walked up from the Hoboken ferry but that Mr. Wilks arrived in his carriage and that then they descended a flight of stairs to seek privacy for their interview in the big vault of the National Park Bank. When they came upstairs once more, the reporter, who had watched Mr. Wilks take leave of Mrs. Green with every mark of respect in his bearing, accosted the old woman.

"I want my daughter to be happy," she said to the reporter, who observed that she was plucking nervously at her black dress. "But I intend to see that my daughter makes no mistake. I have not yet given my consent to her marriage. I have heard him talk, but I have heard other beaux of Sylvia's talk. What I have seen of him is all right. Mr. Wilks comes of fine stock. His mother was a Langdon. I am not afraid for my daughter, but I want to know Mr. Wilks better. That is the whole truth."

This was a competent reporter who talked with Mrs. Green and he pressed her further:

"Why have you delayed the happiness of the suitor?"

"I want my daughter to be happy," reiterated Mrs. Green. "I shall have some real news worth printing on that subject

in a few days, but I have nothing to say now—not a single word except that I have not yet given my consent to the marriage."

The reporter wanted, if possible, to get that real news without too much delay and offered to call at her home in Hoboken in the evening.

"Oh, no," protested Hetty, "we are busy making clothes, my daughter and I—there, now, I did not mean to say that. I shall not have any announcement to make for some time. I want to know certain things first. Mind you, I am called a business woman."

Right there the reporter was within a breath or two of getting a real story, but Mrs. Green diverted him from the hot scent by speaking defensively of her reason for having stayed so short a time at the Hotel Plaza during the previous spring. She said she had received 204 letters, presumably importunate ones, the day following the announcement that she was living at the Plaza.

"Don't you think," she inquired of her caller, "it is a great deal better for me to live simply, as I do, than to spend my time playing bridge and drinking champagne, as they do in society? I am not a hard woman, but because I do not have a secretary to announce every kind act I perform I am called close and mean and stingy. Young man, I am a Quaker, and I am trying to live up to the tenets of that faith. That is why I dress plainly and live quietly. No other kind of life would please me.

"My daughter is more like her father than like me. A quiet, modest girl, whom I have reared with the greatest care. When a girl she did not go into society, although we lived in the bustle of it.

"My boy, he takes after me. I am proud of them both. I was driven into this business career by the action of trustees of the property left by my father. As years went by I found I could handle affairs as well as any man I could hire. It became a habit. I am over eighty years of age [she was

seventy-five], and I have not a great while to live, but I guess before I die I shall outlive the lies that have been told about me."

Nine days later, on February 23d, the wedding occurred. The ceremony was expected but the time and place had not been disclosed. All through the night preceding the event reporters and photographers, with flashlight pans loaded and ready, had—as Mrs. Green expressed it—"camped" across the street from the Hoboken apartment.

Shortly before nine o'clock in the morning a one-horse cab was guided to a position around the corner from the apartment entrance. The watchers did not take note of its arrival and so they were off guard when Hetty and her daughter suddenly dashed from the vestibule, ran down the steps, and jumped into the cab the instant its driver pulled up his horse. No sooner had the door slammed than the beast was given a larrup on his flanks that sent him off at a gallop. The reporters and photographers, completely surprised, began to pursue the swaying black cab on foot. Where Bloomfield Street crosses Washington in Hoboken some of them conducted hasty negotiations with the drivers of two express wagons and a grocer's truck. The rattle of this procession of vehicles attracted a number of boys and men who joined in the chase so that there was a running crowd such as follows in the wake of moving-picture comics, eager to see the cause of the excitement. The perfect comedy touch was supplied when the floor of the Green hack dropped out. Despite the mishap Mrs. Green and her daughter won this race by a block and were able to enter the Delaware, Lackawanna & Western Railroad terminal well ahead of the first photographer. A private Pullman, the Ivorydale, had been attached to a train that was soon to leave. It was the 9:23 A. M. express and when it reached Morristown, New Jersey, at ten-thirty reporters and photographers were out on the platform ready to carry on their business. Mrs. Green was entirely satisfied with the success of her arrangements and was gracious to them and splendidly tolerant during the rest of the notable day.

The ceremony was performed at noon in St. Peter's Episcopal Church in Morristown by the Reverend Dr. Philemon F. Sturges. There were no ushers or bridesmaids. Howland Pell gave the bride away and Woodbury Langdon, Jr., was best man. Among the guests were: the Countess Annie Leary, Misses Sophia and Helen Langdon, Mrs. Lewis T. Hoyt, Mrs. Duane Pell, Mrs. Charles Brown Oakley, Byram K. Stevens, Major W. Napier Keefer, R. A., of Canada, a brother-in-law of Mr. Wilks. There were about twenty of them.

Mr. Wilks [wrote the *World* reporter] placed his feet flatly and gently on the concrete flooring as he marched slowly down the aisle. . . . His stooping shoulders accentuated the fact that his bride was a head taller than he. The crease in his London stripe trousers scarcely bent, so stiffly did he walk.

As the wedding party emerged from the church and press cameras were leveled at the bride Howland Pell interposed an open umbrella and Hetty Green promptly, impatiently, pushed it aside.

"Let them alone," she said. "They are all right. If they want to get a picture let it be a good one." She posed then with the bride and groom on the steps of the church and arranged for other pictures to be made on the veranda of the Morristown Inn, where luncheon was to be served to the wedding party, at one o'clock.

For the *World* Mrs. Green wrote her own account of the wedding, leaving blank certain names that eluded her as she scribbled. This was her story:

Miss Sylvia Green, only daughter of Mrs. Hetty Green, and Mr. Matthew Astor Wilks were wedded to-day at Morristown, N. J., by the Rev. —— in the presence of relatives and a few intimate friends. Because of a recent bereavement in her family it was decided to have a quiet wedding. (Here the names of those present if you wish.) Every one who knows Mr. and Mrs. Wilks will wish them long life and much happiness. Mr. Wilks and the Astor family and connections are well known. Mrs. Wilks is a descendant of two old Colonial New England families, the Robinsons of Rhode Is-

land and the Howlands of Massachusetts, who were prominent in the affairs of their colonies and States.

A Robinson was Deputy Governor of Rhode Island, had large possessions, and the family intermarried with the Hazards, Perrys, Motts, Potters, Grinnells and other noted families.

A Howland was one of the original founders of New Bedford, which he named for the Duke of Bedford, who was so much pleased that he sent Mrs. Howland a diamond ——, which is now owned by Mrs. Hetty Green. Edward Mott Robinson, Mrs. Green's father, was a very successful merchant and shipowner. As a partner of Isaac Howland, Jr., whose daughter,——he married, his energy and business ability made the firm of Isaac Howland Jr., & Co., of New Bedford, known and respected all over the seas. Their whale ships were on every ocean, and many fine clipper ships were owned or controlled by them. Coming to New York in 1859, he became the moneyed partner of William T. Coleman, and many fine clippers sailed from Pier 11, East River, under the Coleman & Co's flag.

At the beginning of the civil war he was said to be the largest shipowner in the States. Contemporary with the Grinnells, Minturns, Taylors, Howlands, Aspinwalls and others, he was "an old-fashioned" merchant "whose word was as good as his bond."

Just always, and courteous, even to his clerks, his example might well be followed now. From him and her Quaker ancestry, the Robinsons and Howlands, Mrs. Hetty Green has inherited her capacity to manage her own affairs and mind her own business. It has been reported that Mrs. Wilks is a Catholic. A great many good people are, but she is a member of the Episcopal Church of St. Bartholomew, New York.

Two important facts were left out of Mrs. Green's reporting of her daughter's wedding, but she is hardly to be blamed for the omissions. One was revealed the same day in a newspaper dispatch from Dallas, Texas. Colonel E. H. R. Green had not been informed of the marriage.

I believe [he was quoted as saying] the New York newspapers have caused these reports of my sister's intention to marry. You know how they do down there. I haven't heard anything about the wedding of my sister, and did not know she intented to be married.

The other interesting fact left out of her account concerned that negotiation between Hetty and the bridegroom, of which a part was conducted in the vault of the National Park Bank. This was not revealed until the old woman's will was read after her death. In this document she disclosed that her son-in-law had signed before the marriage an agreement which cleared him in Hetty's eyes of any suspicion of fortune hunting. She bequeathed to him $5,000 out of her millions, "as an evidence of my appreciation of his act in having executed an ante-nuptial relinquishment of any claim he might have to property my daughter has or might acquire."

This, we think, was the transaction of which Mrs. Green hinted to the reporter when she said: "Mind you, I am a business woman."

It was Mrs. Green who informed the newspaper representatives that Mr. and Mrs. Wilks were going to Europe for their honeymoon. A few weeks later reporters tracked them down in Philadelphia as they were starting back to New York.

CHAPTER XXXIII

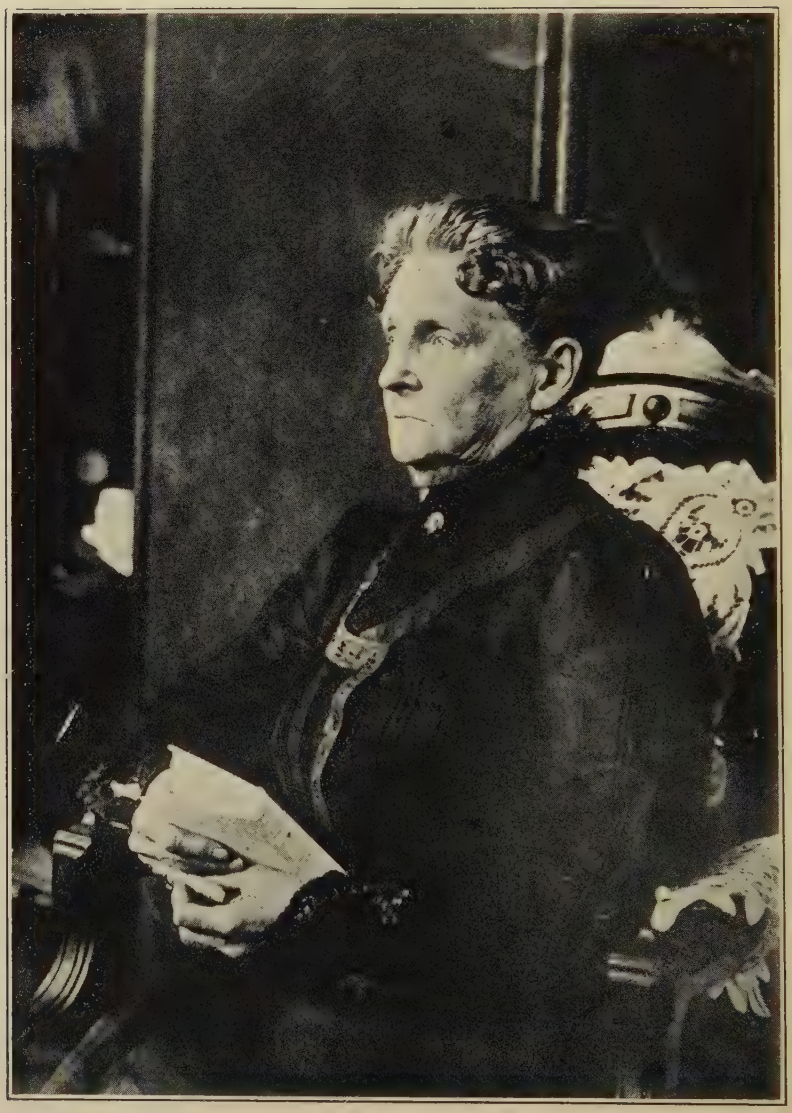
Hetty's dog dies, and the Chemical National Bank loses a rich depositor

EXCEPT for her little dog, Dewey, Mrs. Green was alone after the marriage of her daughter. Mrs. Wilks when not traveling lived in No. 440 Madison Avenue, which had been her husband's city home for many years before their wedding. Mrs. Green's son, except for infrequent and brief visits to New York, was completely occupied with his Texas interests. He had a yacht afloat on the Gulf of Mexico, an automobile, horses, and all manner of luxuries; but if his mother ever thought of them as anything but necessities for the happiness of her boy, she was never heard to say so. Separated from her son and daughter, Hetty Green had just one living creature on whom she could depend for a fair exchange of affection, and that was Dewey.

On Dewey was lavished the caresses and all the tenderness that had been walled up in his mistress during the years she had been so busy fighting that most people had come to believe she was incapable of soft and gentle feelings. She loved Dewey in a way that can be understood only by other lonely persons who have possessed a dog. In his harsh, matted, grayish coat her fingers found a contact with life, with the world, that was entirely sweet. Her heavy tread, on the third-floor corridor of the Hoboken apartment house as she returned from a wearying day in Manhattan, was in his ragged ears a harmony of sound that never failed to send him into an ecstasy of shrill yaps, mad leaping, and the utter abandon of doggish restraint. Eight or ten hours in a dog's life is a longer span than it is for human beings. For Dewey the hours spent alone in the Hoboken flat were as slow to pass as the

AFTER SYLVIA'S WEDDING

A picture of Mrs. Hetty Green made by a newspaper photographer at Morristown, N. J., in 1909, after the marriage of Mr. and Mrs. Wilks.



MRS. GREEN'S PROFILE
The really splendid head of Hetty Green as it appeared about 1907.

years on Robinson Crusoe's Isle. His mistress's arrival was to him as a relieving ship.

What comfort came to Mrs. Green in the months after her daughter was married she found in the companionship of her dog. Even her business day had become a bore, for she had abandoned the familiar atmosphere of the Chemical National Bank that winter and entered into a new and uncomfortable relationship with the National Park Bank. The cause of her break with the Chemical National Bank was a secret for several years. It was realized, of course, that after the passing of President Williams she was not likely to be so confident of the sound judgment of the official who succeeded him. President William H. Porter, seemingly, did all in his power to persuade Mrs. Green that the bank still merited her trust but an incident which occurred there one day shortly before Sylvia's marriage was transformed in the mind of Hetty Green into a climax of her years of fearful adventures.

The courtesy of the officers of the Chemical National Bank to customers was irreproachable. Some time after 1888 Mrs. Green was given the services of a young man named Edward Kinzel, who is now a deputy governor of the Federal Reserve Bank of New York. For a number of years he was her secretary, performing for her a multitude of errands. His salary was paid by the bank. About 1899 another young man was assigned to the service of Mrs. Green. He was Newton B. Phelps. The salary of Mr. Phelps, too, was paid by the Chemical National Bank.

During the period that Mr. Phelps acted as Mrs. Green's secretary he accompanied her all over New York on a variety of errands and was often seen with her in the ante-room outside the private office of Clarence Kelsey, president of the Title Guarantee and Trust Company in 176 Broadway. Mr. Kelsey was one of Mrs. Green's favorite advisers. Sometimes Mr. Phelps was sent to Hoboken and sometimes he carried an envelope to No. 440 Madison Avenue, but no matter how personal the service and no matter how little

it related to the business of the bank, the Chemical National Bank supplied him to Mrs. Green as freely as it gave her other forms of service.

Once Mrs. Green received at the bank a box of canned fruit. A variety of people were usually to be found seeking to curry favor with her and it is possible this gift came from such a person. It was, however, for Hetty a mysterious offering and she asked many questions in a vain effort to discover the identity of the donor. Just before the bank closed for the day she distributed several of the cans among some of the clerks. The next morning one of the men thus honored failed to report for work; he was ill. Mrs. Green was sorely troubled about him. When he did return to work, somewhat pale, she learned with visible relief that his illness could not be attributed to the can of fruit for the reason that he had not eaten any; and the others who had eaten some suffered no unpleasant effect. Then, and only then, Hetty Green carried home to her own pantry the remaining cans. She was eternally suspicious.

In the years of her association with the Chemical National Bank Mrs. Green never carried a checkbook for reasons rooted in those same suspicions. It was her custom to write her checks with impressive deliberation on any convenient scrap of paper. Seemingly she did this in order to make the tellers doubly alert for forgeries of her potent name. In the twenty-four years of her association with the bank no one ever dared to argue with her concerning this practice.

Both Mr. Kenzel and Mr. Phelps in 1929 expressed for Hetty Green feelings of affection. They were better aware than most persons of her eccentricities but they were willing to testify that she was intensely human and friendly with those few persons whom she trusted. If she often sat on the bank floor, according to Mr. Kenzel, it was because there was no more convenient place to work when she had occasion to rummage within the trunks and bags that were stored by her under a curving staircase; and there were many tasks which she would not delegate to anyone. So it happened

that checks which came to her through the mail frequently were tucked away into the nearest open receptacle among her informal treasure boxes. Sometimes she would fail to deposit checks for collection for many months; there are recollections of some that were not presented at the banks on which they had been drawn until after the lapse of years. J. M. Mammoser, of the H. O. Stone Company, who sent her hundreds of thousands of dollars from Chicago, said this sort of carelessness became apparent in the period after 1900; and similar testimony was given in St. Louis. Her real-estate holdings there were acquired by foreclosure. George Boeck was her representative in St Louis, succeeding his father. He said in 1928 that checks in payment of rentals collected by him were held by her sometimes for years. Mr. Boeck's recollection was that this neglect of her interest became more noticeable after the beginning of the Twentieth Century.

Sometimes President Williams gently would suggest to her that she ought to hunt through her masses of papers and documents for stray bits of paper to be collected, but Hetty was likely to resent any suggestion that her memory or her methods were faulty. His successor was not nearly so successful in dealing with her, try as he would, but there was no clear break in the relationship until Mrs. Green saw a sinister significance in something that happened to her one day, as a result of a courtesy shown to her by the bank. She told of it on the occasion of her seventy-eighth birthday, in November, 1912, in a conversation with a reporter for the New York *Herald*. With journalistic cunning he called ostensibly to congratulate her and was rewarded with an amazing interview.

"You certainly are looking fine for a woman of seventy-seven years," began the reporter.

"I'm not seventy-seven," she retorted putting her hand on the reporter's arm. "I'll be seventy-eight to-morrow."

Her jaws were working vigorously and she apologized for her unpleasantly flavored breath.

"Pardon this onion I'm chewing," she said, "but it's the finest thing in the world for health. Perhaps that's why I live so long. I had a big tenderloin steak for breakfast, with fried potatoes, a pot of tea, and the top of a bottle of milk. I don't buy cream because it is twelve hours older than the milk. I just take off the top of the bottle of milk, set the rest in a cool place, and use it for cooking."

"How do you account," she was asked, "for the color in your cheeks?"

"That's not rouge and don't you think so for a minute," retorted Mrs. Green. "That's because I always chew a baked onion. Most people don't like the smell of onions but I find that by chewing an onion—a well-baked onion—after breakfast it kills any germs that might be in the steak or the milk and keeps my digestion fine. That piece of onion I'm chewing now will last me all day."

"Is there anything besides onion that keeps you in such fine health?" asked the *Herald* reporter with delicate flattery in his manner as well as in his words.

"Well, I walk all I can. But, laws-a-me, you should have seen me before I got poisoned up at the Chemical National Bank. Since then I haven't been what I was. I was there at my office to collect $3,900,000 that was due on a certain day, and there were a lot of papers to be signed so I stayed to luncheon.

"Well, there were about a dozen others at the table, set in the directors' room, and the funniest thing was that there was no one else but me taken sick. I thought I was going to die. They called a physician and he said I had no fever but a terrible inflammation, and he said I probably had ptomaine poisoning. But I collected the money all right, and since then I have not made my office at the Chemical National Bank."

This interview was held in the reception room of an office in 111 Broadway which had become the headquarters of that widely scattered economic force which was Hetty Green's fortune. In another room, eager to interrupt, was her son.

"I just started this office down here," she said, "to please

Eddie. He's such a boy! He wanted to leave Texas and come up here and be with his dear old mother."

The fear of assassination which had governed the behavior of Hetty Green through more than half a century had undoubtedly, we believe, caused her to break with the officials of that bank which had served her so long a time; but this rupture occurred shortly before the wedding of Sylvia Green. Other things which had befallen her had resulted in the great change that had occurred when she chattered in this manner on her seventy-eighth birthday.

Mrs. Green continued her relations with the National Park Bank until the end of her life; but after her son established an office in New York she spent rather less of her time there than had been her custom when she made her headquarters in the Chemical National Bank. She required a lot of attention, though, and for some years had a large compartment in the main vault of the bank. The employees who sometimes glanced at the closed steel doors of that precious space on occasions allowed their fancies to play with the thought of what rich treasure was stacked within. Eventually the growth of the bank's business impelled the executive who dealt with Mrs. Green to request her to surrender the vault compartment. She said it was impossible for her to get along without that space. Months passed and the pressure of the bank's need became so great that the officials had to tell Mrs. Green she must surrender the compartment. In the company of several of them she went down into the vault to superintend the removal of her possessions. Deliberately she selected the proper key, opened the doors, and began to inventory the contents. Amazed bankers watched her take out a dusty pair of rubbers and some old clothing; there was nothing else in the compartment.

Once during her association with the National Park Bank she induced an employee, whose industry she admired, to resign his position to accept a more alluring situation in the employ of the richest business woman in the world. He was to work in the office of the Westminster Company. The

morning he reported there Mrs. Green began to speak her mind about a vice president of the National Park Bank. Her new employee spoke mildly in defense of the man she criticized. That was the end of his job. Hetty discharged him at once. He returned, chastened, to the bank and was rehired.

She had spent the summer of 1909 in Bellows Falls, making one visit to Newport to spend a few days as the guest of Countess Leary, critical of the evidences on all sides of her of extravagance. Dewey was with her almost constantly, his ragged tail depending from beneath the cape which was intended to conceal him from the irritable notice of railroad conductors who might have forced him to ride in baggage cars. The little animal had almost as many fanciful enemies as his mistress. He, too, was getting old and he had for most of his years possessed a testy disposition for strangers.

In Bellows Falls Mrs. Green generally made an effort to exchange the pasturage of her yard to some neighbor possessing a cow in return for a daily quart of milk. In the twilight, if there were no other guests on the front porch of a near-by neighbor, H. C. McLennon, she would go and sit with him. Mr. McLennon was the manager of the Bellows Falls Co-operative Creamery. Mrs. Green enjoyed his company in spite of the fact that he criticized her behavior freely. Once he even shamed her into dressing up in some of the good clothing she kept under lock and key in order to make herself presentable for a visit from her son.

Mr. McLennon remembered in 1928 that Mrs. Green had the brightest eyes of any woman he had ever known. He said that she gesticulated wildly when she talked, and especially when she talked about lawyers, executors, trustees, and others who were hated by her. Mr. McLennon became aware of Mrs. Green's fear of assassination through confidences she gave him. She was extraordinarily vain, he said—vain of her power in the world, vain of her business ability, vain of her physical appearance. She never came on his porch if any other person was there and before taking leave of him her eyes would survey every step of the way from the chair she

sat in to her own door as if she were fearful of ambush. When she was planning to leave town she would inform Mr. McLennon of her intention in a whisper and always swore him to secrecy. Often during their talks Mrs. Green would weep. She could cry, he said, as easily as she could smile, and many times he watched tears course down the bright red cheeks that were deeply lined in the summer of 1909. In the fall she returned to her flat in Hoboken.

Late in March of 1910 Mrs. Green failed for a number of days in succession to go to the National Park Bank and rumors concerning her were interesting gossip in every banking house in New York. It became known that Mrs. Green had been taken from her Hoboken flat to the home of Mrs. Matthew Astor Wilks in No. 440 Madison Avenue, but four months elapsed before it was generally known what tragedy had caused her breakdown. In response to a summons from his sister, Colonel Green arrived in New York July 23, 1910, and established himself at the Waldorf Astoria. It had been reported in advance that because of his mother's serious illness he was coming to New York to take charge of her affairs.

"The whole trouble with Mother," he explained later in that day, "was the death of this dog [Dewey]. I do not know how he died, but I got word of it down in Texas, and also that Mother was badly knocked out by the loss of her little companion.

"In the life of an ordinary person perhaps so great an affection for a dog might seem remarkable. But my mother has lived a very busy life and has not had as much time as other folks to form friendships. The marriage of my sister and my own absence from her side naturally contributed to her loneliness and this dog became very, very dear to her. At any rate, my mother's condition was very bad after the death of Dewey and I attribute her entire illness to the loss of the dog."

According to Miss Ruth Lawrence, whose mother was a lifelong friend of Hetty's, the old woman sat up all night with

her dog when he became ill. Once late at night Mrs. Green telephoned Miss Lawrence to ask her to recommend a veterinary. In spite of the care given him the dog died. Mrs. Green blamed his malady on his diet. She said she had always fed him tenderloin steaks and rice pudding.

But Mrs. Green was beginning to control her grief when her son returned. He found her waiting for him at eight o'clock in the morning in the suite which had been reserved for him at the Waldorf. He expressed surprise to find her there so early and then (so he told the reporter) she said:

"My son, I have made that trip from Dallas myself, and I know what three nights on a train are. I knew you would be dead tired out and I just said to myself that it would be much easier for me to come down here to see you than for you to come up and see me."

She had grown wan and feeble during the months of her illness but we can imagine that she had been given no more effective medicine than that first sight of her son, grown into a mature business man, capable of shielding her for the rest of her life from the drudgery of being mistress of scattered millions. Even though he could not protect her from the racking torture of her imagination, from that date, July 23, 1910, until her death six years later, on July 3, 1916, Colonel Green was the regent of his mother's wealth.

CHAPTER XXXIV

Colonel E. H. R. Green becomes his mother's man of business

W. B. Frankenstein, Mrs. Green's Chicago agent from 1911 until her death, in a conversation in 1928 said that Colonel Green began to show the results of the business training he had received from his mother from the day in 1910 that he took over the direction of her fortune. The Chandlers had never been able to persuade her of the wisdom of leasing her most valuable property in Chicago on ninety-nine-year terms. She was overwhelmed with the details of her uncounted possessions and the Chandlers believed she would have been able to operate much more efficiently had she leased on the terms they suggested. Colonel Green, however, lost no time in beginning to bring some state of order into his mother's affairs. He sold outlying properties and leased that which was in the heart of the city on long terms.

In order to facilitate his operations he organized the Westminster Company and in May, 1911, opened an office on the sixth floor of the Trinity Building in 111 Broadway. Six months later, when she was seventy-seven, Hetty said she was enjoying the happiest days of her life. Each day she rode to work with her son in his automobile. She lived near him and had ample opportunity to do her own marketing. Houses which had stood idle under her administration now were rented; checks from a host of debtors went into the bank for collection on the very day they were received. It was quite different from the way in which Mrs. Green, depending chiefly on her memory, had managed her business. Her faith in her judgment in values was as sound as ever, and she con-

tinued to exercise it daily, but her days were free from the harassment of tedious details.

It was no longer necessary for her to fight with incompetent agents. Colonel Green shouldered the unpleasant tasks. We gather some idea of the size of his job from a conversation he had early in 1911 with a reporter.

"We have large real-estate holdings," he said, "in Chicago, St. Louis, Boston, San Francisco, and other cities; paper and cotton mills; gold mines, and stocks and bonds in almost every railroad in the country. By putting them all together we believe we will be doing the entire country a service."

Colonel Green, of course, did not hesitate to employ competent subordinates to carry out his orders in other cities and focused his attention on the broader aspects of management. His mother had worked under another scheme.

As early as 1897 we have a picture of her at work in Chicago in the Howland Block (it had been the Honoré Block) in Chicago. A society leader, soliciting funds for Cuban relief, went to see Mrs. Green in that building. Hetty listened as the caller explained that an effort was being made to send hospital supplies to the Cuban rebels against Spain.

"Oh, yes, the Cubans," said Mrs. Green. "Well, they will be free. Sherman approves of their freedom. But I have given all the money I could spare to my boy, Ned. Ned, you know, just about owns the big state of Texas and he wants Cuba free and is working for it, and it will come; oh, yes."

She paused for breath and the visitor began her solicitation anew.

"A pretty hat you have on," interrupted Hetty. "Trimmed it yourself? That's the way to do. There's my scrubwoman—she is the best of the lot. I've had seven, but she is the cleanest. I pay her $1.25 a day—good wages to a good worker. Now this building was an awful sight, but I'm having it fixed. I stay here from seven in the morning until seven at night. Have the floors scrubbed first, then put ammonia on with washing soda; that makes a paste that I leave for three days and it brings out the bugs; then I put chloride of lime

around, and the thing is as sweet and clean as a new house. Yes, I want a new real-estate agent, an honest one. The last one cheated me out of my eye teeth."

For that glimpse of Mrs. Green cleaning up an old building we are indebted to some society woman identified only as "Mrs. P." Unable to get a contribution from Mrs. Green for the Cubans, she went instead to a Chicago newspaper office and wrote—at space rates—an account of her experience. The five dollars thus earned she gave to the cause for which she was working.

Mrs. Green habitually concerned herself with the performances of the scrubwomen, the painters, and other workers who were retained when needed to put some building into such a state as might attract renters. In 1907 she went to Roxbury, Massachusetts, where some houses she owned had been tenantless. One of the buildings, in 581 Warren Street, was being put in order. In the company of another of her tenants Hetty dropped in to see how the workers were progressing.

"So many things need personal inspection," she complained. "And Lord knows where all the time is coming from."

One glance at the premises sent her into a characteristic outburst.

"Just as I thought! The place is a sight. I ought to be here all the time doing it myself. That woman doesn't know how to scrub. I'd just like to get down on the floor and do it myself."

Presently the temptation grew too much for her. She took the scrubwoman's brush, dropped to her knees, and proceeded to fight the dirt on the floor with wide, vigorous swings of her arms. After a short while she surrendered the brush to its weary owner, who once more sank to her knees and tried hard to emulate Mrs. Green's scrubbing technique. In another room of the house Hetty cleaned up the mess that had been left by a paper hanger, grumbling every time she stopped about workmen who did "more injury than repairs."

For the best part of a week Mrs. Green visited that Roxbury house. She swept floors, washed wainscoting, piled up rubbish in the back yard, and kept the charwoman and the painters and paper hangers moving swiftly to avoid her sharp reproofs. This was not her first visit to Roxbury. The year before she had been there to attend to a house she owned in No. 6 Howland Street. It had been vacant for six years. Her agent had said he could find no tenant for a place in such poor repair. Hetty rented it within a week, and managed within that time to get on good terms with some of the neighbors. She told one of them about an experience she had in renting some offices in one of her New York buildings.

Most of the space in this building was untenanted. One night—so Hetty told her Roxbury acquaintance—there was a fire near her building. She arose, dressed, and went to the scene. There she found a number of tenants of the burning building. To these she said that she had some fine offices near by into which they might move at once, taking whatever had been saved from the fire. Mrs. Green boasted that she had worked all night but that at breakfast time she had the satisfaction of knowing that her building, which had been empty, was fully tenanted.

From this sort of thing Mrs. Green was manumitted after her son took charge of her business. The relief he gave undoubtedly prolonged her life. After he took charge there were no longer complaints by health authorities concerning the unsanitary condition of tenements she owned.

Mrs. Green's son, seemingly, exerted a stronger influence on his mother than any other person. She would listen to him. She was even cheerful and gay when riding in his automobile, a fine limousine with a liveried chauffeur at the wheel, although in the first years of their development she had been contemptuous of such contraptions.

"Auto?" she exclaimed with a snort. "I'd rather have a donkey." This was in New Bedford in 1904. "They are extravagant things. They *chug-chug* along wasting money,

destroying nerves, breaking and smashing property. It's a wonder there aren't more lawsuits for damages." At the time her son was driving the very first automobile ever to appear in Texas.

Through the years Mrs. Green often reiterated her feeling about automobiles and invariably her remarks were coupled with a statement that she would prefer to ride on an ass. Those who quoted her euphemistically put in her mouth the word "mule" or "donkey." Mrs. Green had in mind something that did not always get across to those who heard her, but in 1911, before she finally overcame her aversion to horseless carriages, she spoke so plainly that none could fail to understand. She was interviewed by a reporter for the *Herald* at the office of the Westminster Company. He asked about automobiles and Mrs. Green said:

"Jesus did not ride in automobiles; an ass was good enough for Him."

She referred often to the works of Jesus Christ in her conversation and hinted on occasions that she had tried to apply the lessons of His life. She had many religious discussions with Annie Leary and the impression grew that her old friend was trying to bring Hetty into the Roman Catholic Church. There were many conjectures about this in May, 1912, when the Countess Leary gave a tea and reception in her Fifth Avenue home at which the guests of honor were Cardinal Farley and Mrs. Green.

The function lasted from four until seven, and Hetty appeared in the salon of the Countess Leary wearing about her shoulders a cloud of white chiffon and a white satin frock. Even more astonishing than this modish garment was her display of jewels. From her neck hung a pendant of diamonds the size of peas set in Roman gold and the lorgnette with which she focused her eyes on the other guests was attached to her person by a rope of rubies, pearls, and amethysts. Her bonnet had been laid aside for a big black hat that sprouted long, waving black plumes.

Cardinal Farley did not arrive at the home of Countess

Leary until all the guests were assembled. He stepped to the curb onto a thick, velvety carpet that his hostess had caused to be spread for him across the pavement to her threshold. When the Cardinal entered and was announced, all in the house rose to their feet. Mrs. Green, by arrangement, was one of the first to meet him in the salon and walked with him into the music room where four members of the Metropolitan Opera Company were waiting to sing. One of the songs they sang in the twilight of that day was "The Last Rose of Summer."

On all sides of Hetty as she sat on the left of the Cardinal talking with him were clusters of daisies, their white petals and yellow centers—the Papal colors—an appropriate compliment to the churchman. One of the society reporters who was admitted to the reception wrote that a gilt basket four feet high overflowed "with thousands of Jacqueminots whose fragrance made the air heavy." The refreshments were served on Sèvres china, and it was printed that "the entertainment was one of the most costly of the many given by Countess Leary."

A short while afterward, when Hetty was asked concerning the report that she was going to become a communicant of the Roman Catholic Church, she said: "Let us not discuss religion." As a matter of fact, on the occasion when she chatted with Cardinal Farley she had already accepted the teachings of another church.

CHAPTER XXXV

A Quaker is transformed into an Episcopalian

THE illness through which Mrs. Green passed after the death of her dog so frightened her that she wished to prepare for her own end. Through many years her conversation had been richly seasoned with references to God, but the only affiliations she had with churches were mortgages she held on church properties in many cities. In such matters she was not especially concerned with the denomination of the edifice nor any of the doctrines preached therein, but only with the clarity of the title of the property on which she accepted a mortgage. She spoke of herself as a Quaker and sometimes attended services in the old Friends' Meeting House in Fifteenth Street, close by the ancient greenery of Stuyvesant Square.

"You know, my daddy was a Quaker," she said in 1912, nearly two years after a contradictory errand had taken her to Jersey City, "and he brought me up as a Quaker. He told told me that I had to go to church with him on Sunday mornings, and that on Sunday afternoons and evenings I could look for a better religion; but I haven't found any better.

"I once held twenty-eight mortgages on Catholic churches at two per cent. interest, placed through Countess Leary, and if I can do any church any good I am happy. All the churches are good. Why, I had a mortgage for $27,000 on a Presbyterian church in Chicago and when it burned down the pastor wrote to me that unless I canceled the mortgage I would not go to heaven. I wrote right back to him that as long as he was in a threatening mood he better climb right up on his corner stone and pray for my soul because I was going to foreclose within sixty days; and I did."

For a few inaccuracies in this recollection Mrs. Green is hardly to be blamed. The incident had occurred in 1901 and through the intervening years she had dramatized it. Estimates of the number of churches upon which she held mortgages ranged up to 600. Unquestionably she held hundreds in the course of her career, and generally she charged church bodies the market price for the money she loaned to them. In this case the trouble arose over a loan of $12,000 made by Mrs. Green's husband in 1891 to the trustees of the Fifth Presbyterian Church at Thirtieth Street and Indiana Avenue in Chicago. The loan was renewed in 1896 and in the following year $2,000 of the principal was repaid. After that some of the interest was permitted to lapse. In 1898 the church ceased meeting after voting to pay off its indebtedness. In January, 1891, the property was sold to Trinity Methodist Church for $17,000.

"We bought the church," explained Judge Oliver H. Horton, one of the trustees of Trinity Methodist Church in the course of litigation with Mrs. Green, "thinking that we could dispose of the claims against it without trouble and have the building for practically an annual rent. When we came to look up the matter we found it was impossible to obtain a clear title to the property. It was transferred to the Indiana Avenue Baptist Church by Richard S. Thomas December 9, 1862, being conveyed 'in trust for certain uses and purposes.' The Indiana Avenue Baptist Church transferred it to the Fifth Presbyterian Church, and the latter to the Trinity Methodist Episcopal. We sent men East to induce the Thomas heirs to give us a clear title after our attorneys had informed us that neither the Indiana Avenue Baptist Church nor the First Baptist Church had any right to transfer the property to the Fifth Presbyterian Church. The heirs refused absolutely to give us a clear title, and then came representatives of Mrs. Green, heir to her husband's mortgage, insisting that we should pay that mortgage."

Harlow N. Higinbotham, one of the wealthiest men in Chicago, was a defendant in E. H. Green's suit to foreclose.

Among the other defendant trustees were William Alton, Myron L. Pearce, Arthur R. Edwards, George W. Dixon, and Norman W. Harris. The congregation of Trinity included a number of extremely wealthy Chicago families and there was not the slightest excuse for any pretense that Mrs. Green was oppressing a poor congregation; indeed, the trustees themselves were inclined to view the affair strictly in the light of business, but a clergyman not connected with Trinity in any way attacked her. This gentleman, the Reverend Mr. Hopkins, is still remembered in Chicago as having had a genius for publicity. When it was published that Mrs. Green, as administratrix of her husband's estate, was determined to press the action he had begun for payment of his loan, the Reverend Mr. Hopkins denounced her from his pulpit. Other Chicago clergymen with equal vehemence denounced him. The majority of them felt that when a church borrowed money and guaranteed repayment by giving a mortgage on church property the transaction should be regarded by all concerned as a business matter. That was Hetty's view of it. As a result of Mrs. Green's suit in 1901 the Fifth Presbyterian Church property was sold by a court order and she received, for Green's estate, the full amount due, about $13,000. In other cases when church trustees were delinquent in the payment of interest on mortgages held by Mrs. Green she treated them, properly, as she would have treated any other delinquent creditor. It would seem to be a peculiarly stupid hypocrisy which would attempt to find in her behavior in such matters any evidence of wrong doing.

Some years after the foreclosure on the Fifth Presbyterian Church property Hetty Green was quoted in a newspaper article as having said that she did not give money to applicants, but made it her practice to assist needy persons to help themselves. For this she was taken to task by the Right Reverend Bishop Samuel Fallows of St. Paul's Episcopal Church of Chicago, in an open letter which she read first, probably, in the newspapers. We believe that if its tone

had been entirely sincere the clergyman would have communicated it privately to Mrs. Green. Instead, he tossed it at her as he might have thrown a stone at an animal he wished to disturb. This is his letter:

In a symposium of opinions given recently by several millionaires on the distribution of wealth, you were quoted as saying that you did not give money to applicants, but assisted people to help themselves. I think you were misquoted, because in your case it would be well nigh impossible to assist any one to help himself without giving him financial assistance. The exception would occur in those cases where you might recommend them to others for employment.

I feel emboldened to address this open letter to you for three reasons:—Because, as the reputedly wealthiest woman in America, you have publicly given your ideas regarding the administration of riches; because of your close identification with the numerous churches through the loans you have made upon their property, and because I may bring to your attention wise and useful methods of helping those who are willing to help themselves and others related to them.

The newspapers have been publishing an item to the effect that you now hold or have held mortgages on six hundred churches in the United States, far exceeding the record made by any other individual or by any single corporation. There is probably an overstatement as to the number. I will approximate the number at three hundred.

I wish to say that in thus lending your money you have been a benefactor to these organizations. You have enabled them to erect or complete the construction of edifices which constitute the homes of the worshippers and afforded them the opportunity of doing untold good.

You have been entitled to the interest you have received. Not a shade of opprobrium can fall upon you for thus giving and receiving your money.

To some of these churches you have lent as high a sum as $75,000, to others as low as $5,000. The average may be placed at $15,000. And even if this were not nearly accurate, the suggestions I am about to present would not lose their force.

The loans on three hundred churches of $15,000 each would give a total of $4,500,000. On some of these loans you obtained seven per cent. but on the most of them six per cent. If six per cent. be considered the average rate, you would receive, if all the loans

were in force, $270,000 a year. During the last twelve years you would have received nearly $3,250,000 to add to your principal. Compounding this amount alone, or investing it as you so well know how to invest it, you could soon become, with your habits of economy, the richest woman in the country. But this is a small part only of your holdings.

Now, as to my suggestions. Connected with these three hundred churches there are at least fifteen thousand women who are directly interested in raising the money to meet the interest year after year and the principal when it becomes due. These women are among the noblest, most devoted, most self-sacrificing of their sex to be found on the earth. They are the highest type of American womanhood, the most resplendent thing beneath the sun. Unselfishly, unweariedly, without compensation, they labor for the good of the community through their ladies' guilds, associations, societies and the like.

Many of them have to earn their own living during the working hours of the day. Many have absorbing domestic cares. But nothing stands in the way of their service to the Church of God and the cause of humanity. They will come together for sewing, for consultation upon festivals and fairs, spending anxious hours in deliberation upon the time, place and methods of holding them. They will go from house to house soliciting contributions. They will serve at the tables. Headaches and backaches they will endure as martyrs.

These are the women . . . I wish to commend to your earnest, loving consideration. If you could send your checks to the treasurers of their respective societies for even a small amount of the interest paid you semi-annually with proverbial regularity you cannot appreciate the gratitude with which it would be received nor the stimulus to further efforts which it would impart. It is a glorious privilege that you have to be able to come into this desirable relation to a multitude of such women.

Would it be out of place for me to ask you to consider the advisability of sending to each of the clergymen connected with the congregations whom you have benefited in the way of loans $50 or $100 annually, to be disbursed for the welfare of needy, worthy women? They would gladly be your almoners and send you a statement of the manner in which the money had been expended.

Mrs. Green did not reply; nor did she, so far as the record shows, relax one particle from her accustomed way. If anything justified this ecclesiastical suggestion it was the habitual boasting of Hetty about certain invisible pensioners.

There is only one pensioner of whom we can find any positive record and that was old Lawton, who had been her father's bookkeeper in New Bedford. He worked on Hetty's books so long as he was able, and until he died, six months before she did, the old man, past ninety, came more or less regularly to a desk in her office. A powerful attachment, a deeply rooted gratitude, kept Lawton in her good graces long after she would have disposed of men more competent who tried her patience as he did. Lawton, according to Colonel Green, was the man who paid Hetty her first allowance out of her father's till in the New Bedford counting house when she was a girl. The appointed sum was $1.50 a week, and the memory of that spending money and the long-dead words and warm smile that came with it lingered in her mind when she had forgotten more important things.

"Mother never told of her charities," said Colonel Green, "though they were many. The sums of $500, $1,000, and $10,000 she gave were many and there was a list of about thirty families who received regular incomes. These were mostly members or descendants of families who had been associated with our family for many years."

As a matter of fact, Hetty Green talked a great deal about her secret benefactions. Often when she was struggling in some court to maintain her right to some money she would cannily confide to reporters that it was her intention, if victorious, to spend the money for charity. Typical of this was an incident in Chicago, in the early 'nineties. Mrs. Green was suing a man named Julius Jonas for a balance of $8,000 which she said he owed her for rent of a building on Michigan Avenue. Jonas said he owed her no more than $200. The judge before whom this dispute was argued, and the one, presumably, whom Mrs. Green hoped to influence by a statement she made in court, was a gentleman named Elbert H. Gary who later became better known as the chairman of the Board of the United States Steel Corporation.

"I do not need the money," said Mrs. Green, referring to the $8,000 for which she was suing. "I have plenty now, but

it is a matter of principle with me. The man owes me and if I succeed in collecting it I intend to place it in the hands of agents here who will expend it in Chicago for the benefit of the poor. My plan is to place the money in trust to be given to twenty-five deserving persons who own homes which have been sold for taxes. The tax sharks who buy property at tax sales charge poor people burdensome interest and I wish to have this money, if I get it, spent for the benefit of poor persons who are victims of tax sales. I will instruct the trustee to pay claims against twenty-five poor men, charging them only legal interest."

Similarly, when she was involved in litigation connected with the section of land in Cicero she made references to intentions of spending the money for the benefit of people in Chicago. Vaguely she described a park which she thought of giving to the city.

As the years passed she spoke often of her numerous dependents. The number varied but the pattern of her remarks was similar on many occasions to her statements made about 1911, which follow:

"I will tell you something I am very much interested in, and that's my charities. I have fifty-eight people, including three widows and one old maid, whom I am helping, and it does my soul good to make them happy. There was a poor widow in Washington who was trying to get fifty dollars due her and I was able to help her get back fifteen dollars of the money. I counted that a good day's work. The older I get the more I see that the biggest thing in life is helping other people. . . . This winter there are so many people in New York who need assistance that everything a person does seems to count. I have made it a rule this winter to turn over directly to charity the income I get from certain securities."

There lived in Bellows Falls in 1928 one individual who believed that Mrs. Green had at times given money anonymously to a church there. This was the Reverend Currier of Immanuel Episcopal Church, who said that donations of $50

and $100 were sometimes given the church in the days of his predecessors. Sometimes these were in an envelope on which was written, "a friend." We find it difficult to share his faith because it was not her way. However much she wished to help persons who won her sympathy, she was literally unable to help them with money.

In 1910, when Mrs. Green was thinking of her death and believed it to be imminent, she went to Jersey City and was baptized at the font of Holy Cross Episcopal Church. The ceremony was performed by the Reverend Augustine Elmendorf, a nephew of Mrs. Green's husband. Hetty was escorted on that day by her son, in whose automobile they rode from her New York office.

A short time later, when news of this mysterious occurrence became public, it was printed in one of the newspapers that Dr. Elmendorf had been striving for five or six years to get his aunt attuned to a spiritual life.

> He kept his secret to himself [the newspaper article stated] and labored diligently in his rôle of missionary by writing letters to her or by visits to her office.

The truth about that baptism was revealed by Colonel Green immediately after the death of his mother when he told reporters that on this occasion "she had a slight attack of indigestion and she became frightened and had us take her to Jersey City, where she was baptized in the Episcopal faith. She did this because my father was an Episcopalian and it was necessary that she should be, to be buried in the family plot at Bellows Falls."

CHAPTER XXXVI

The Witch of Wall Street dies

HETTY GREEN died July 3, 1916, in an unpretentious brownstone house in No. 5 West Ninetieth Street belonging to her son, a house in which she had steadfastly refused to live until she was paralyzed and quite helpless in a wheel chair. On her last birthday, in the preceding November, she had been eighty-one years old. The illness which led to her death was caused by a violent quarrel.

In April, 1916, Mrs. Green had been living as a guest in the richly furnished and extravagantly maintained home of her friend, the Countess Annie Leary. She had spent many months in that house, so many that perhaps the total could be measured in years. Annie Leary was about four years older than Hetty and had for her an affection that surmounted the irritation of having a guest interfere in the management of her household and predict that she would die in the poorhouse. The price of the meat served in the solid dignity of the Leary dining room, the wages of the servants, and the extent of their duties were all matters which Hetty felt herself privileged to consider, and with justice, for the countess in her turn habitually sought to persuade Hetty that she ought to spend more money, live more comfortably, and do more work for God.

The Countess Leary was never deeply offended with her friend but some of the servants were outraged. One day the cook, fortified with liquor, dared to talk back to Mrs. Green. Hetty could swear as loudly as the cook, but the servant had stored up meaner things to say. We know none of the details of the fight except that Mrs. Green's unexpressed wrath caused her to have a stroke of paralysis. Months later, when Colonel Green was testifying in proceedings whereby the State of New York hoped to claim part of her estate under

the inheritance tax law, he said: "The last time she [his mother] visited there [Countess Leary's home] she had a falling out with the cook, I believe. I think that the cook indulged a little too strongly, and she didn't like the idea of the cook drinking too much."

Colonel Green, however, had said nothing about this quarrel when he was giving to reporters the news of his mother's death at his Ninetieth Street house. On that occasion he merely explained that she had been stricken first on April 17th while visiting the Countess Leary.

After that stroke, which paralyzed the left side of the old woman, she was removed to her son's home. There she passed her time between a bed and a wheel chair. In the weeks between April 17th and July 3d she suffered five or six additional strokes, although it is rare for anyone to survive more than three. The nurses who attended her were required, in deference to certain of Hetty's prejudices, to discard the white uniforms which would have betrayed to her the fact that she was being cared for by attendants relatively so much more expensive than the ordinary servants she believed them to be.

The newspapers had learned that Mrs. Green was in a precarious condition and on June 25th a reporter asked Colonel Green about his mother's health. About three days previously Hetty had talked with her son and daughter and explained certain provisions in her will, and had afterward been taken for an automobile ride in Central Park.

"Does your mother," asked the reporter, "attend to her own business now?"

"Well," he laughed—the colonel was then forty-eight years old—"if you heard her put me over the jumps every day, you'd think so. She scolds me for the way I handle her affairs and says she surely made a mistake in my education or I would be doing things better."

One week later, in the early morning, the nurse on duty observed certain changes in her patient which caused her to call Colonel Green and Mrs. Wilks to the bedside of their

mother. Dr. H. McM. Painter, who had been in attendance, also was called. He predicted that Mrs. Green would probably live through the day, but within half an hour after his departure she died.

The last railroad journey of Hetty Green was made in a manner that she would not have countenanced had she been alive. The uncaring body which had grown stiff on so many weary rides in filthy daycoaches was transported from New York to Bellows Falls in a Pullman car chartered for the occasion by her son. A mantle of white carnations concealed the black broadcloth of the coffin that was a violation of a Quaker tenet. She had worn a black widow's veil for Edward Green, although she had not believed in mourning garb, and now, because she wished to rest beside him, she was going to an Episcopal grave in black.

In the car with her body traveled her children, Matthew Astor Wilks, her son-in-law, and Mrs. Herbert P. Bancroft, the Bellows Falls friend in whose New York apartment she had sometimes hidden from the awful fancies that had made her life a dreadful adventure. It was late in the forenoon when the train crossed that canal into which her husband, long before, had hurled the trousers with which she had pursued him from their house. Reporters from city papers were in the group that clustered in the station as the coffin was lifted from the car.

The funeral service was held immediately afterward in Immanuel Episcopal Church. It was read by the rector, the Reverend Arthur C. Wilson. The choir sang two hymns, "There Is a Blessed Home" and "I Hear the Sound of Voices." Then, through numerous floral pieces from friends, who had understood her, perhaps, better than we, the coffin was borne out into the yard to the Green family plot. Her grave was beside that where she had wept often over Edward Green. On the other side of an unadorned and weather-worn shaft of granite were the graves of his parents, Henry Atkinson Green who was born in 1792 and died in 1863, and Anna Amory Tucker Green, born in 1803 and who died in 1875

within a year after she became acquainted with this strange daughter-in-law.

Soon after the funeral Colonel Green, accompanied by a New York lawyer, Charles W. Pierson, took his mother's will to the office of Probate Judge Warner A. Graham and filed it. It was a document of nine typewritten pages which numerous reporters were anxiously waiting to scan. It had been executed March 28, 1911, and was witnessed by James and Fay Smith of Hoboken and Hoffman Miller of Tuxedo Park, New York.

It is possible that Mrs. Green's son had not been aware at that time of his mother's action providing for the disposal after death of her fortune; certainly he could not have been aware of the contents of the document because of a statement by him which was sent out from New York by the Associated Press dated April 15, 1911, ten days after she had signed her will.

Mrs. Green's son had been asked about the benefactions of Andrew Carnegie and John D. Rockefeller.

> "Both men [he said, according to the Associated Press] undoubtedly are sincere in their efforts to use their wealth in doing permanent good to the country from which they have derived it. I have talked with my mother long and earnestly along this line and when the time comes I am sure she will be found in the fore ranks of those endeavoring to improve economic conditions in our land."

The time, of which Colonel Green had spoken in 1911, surely had come with the filing of the richest business woman's will. After directing that all indebtedness incurred should be paid promptly, four bequests were set down as tokens of esteem. These gave $5,000 to Mrs. Herbert P. Bancroft; $10,000 to Amory A. Lawrence of Boston, who had served for a while as trustee of the estate of Sylvia Ann Howland; $5,000 to Miss Ruth Lawrence of New York, and $5,000 to her son-in-law, Mr. Wilks, "in appreciation of having made an ante-nuptial relinquishment" of any claim on his wife's property. All of the rest was given to her son

and daughter in a manner intended to make them equal beneficiaries.

She had created a trust, to continue for ten years, for her daughter of securities having a par value of nearly $3,500,000 to balance an arrangement whereby her son received that fortune which Edward Mott Robinson had left in trust for her in 1865. She obligated her son to serve as trustee of this fund without compensation.

The residuary estate was divided between Colonel Green and Mrs. Wilks, the portion of each being put in trust for ten years, at the expiration of which time the shares were to go without restriction to the son and daughter, if alive, or to their issue, if either of them should be dead. If either were to die without issue during those ten years, Mrs. Green provided, that one's share should go to the survivor. This provision was, of course, designed to keep her son-in-law or a possible daughter-in-law from inheriting any of that wealth to which she had clung so tenaciously.

The total value of the estate was estimated at the time of Mrs. Green's death to be in excess of $100,000,000, but she cannily arranged that her son and daughter, as joint executors and trustees, should not be required to file an inventory or appraisement or give bonds and "not be required to account in or to be subject to the jurisdiction of the Probate Court." More than ten years after her death Mrs. Green's son, when the trust period expired, filed a schedule which set down the amount of her fortune as $67,385,447.59. (The cash item of that schedule was the astonishing sum of $9,401,778.) This seemed to some of those who had known the old woman the result of a pessimistic appraisal. In Bellows Falls it is still believed that the assets Mrs. Green bequeathed had a value in excess of $100,000,000.

W. B. Frankenstein, Mrs. Green's last agent in Chicago, says he believes that her fortune was worth considerably more than $100,000,000. He estimated that she had owned between 7,000 and 8,000 parcels of real estate.

Both New York and New Jersey made prolonged but

fruitless efforts to get a share of the Green estate under their inheritance-tax laws, but Hetty's years of homelessness paid a big dividend in this situation. In tax suits that were finally carried to the Supreme Court Mrs. Green's heirs were victors. It was held that she was actually a resident of Vermont and of no other state. In 1920 the State of Vermont was paid $52,986 in settlement of its claims against the estate. Previously the heirs had paid $5,000 to the state.

Fifty-one years and a day had elapsed between the deaths of Sylvia Ann Howland and her niece, Hetty, life tenant of half her fortune; but when Mrs. Green was dead this portion of the whaling fortune was required to be divided among the lineal descendants of Hetty's great-grandfather, the father of that old man—"Uncle Gid"—in whose house she had been reared. Uncle Gid had had six brothers and six sisters and the descendants of all of these had become that swarm whom Mrs. Green referred to when she spoke of her poor relations. In the settlement of the trust, a tedious process, there were disclosed 439 heirs among a total of 2,250 descendants of Gideon Howland; of these 1,478 were alive when Hetty Green died. They were living in every part of the world and many months elapsed before some of them were found and their right to participate in the settlement was established. The fractions of the estate which each received were not considerable.

Six of them received, in the course of years, inheritances of about $25,000 each. Three of these were members of the generation of Howland that was senior to Mrs. Green, first cousins of her mother and of Sylvia Ann. Some of the other heirs received less than $75, representing a share of $\frac{1}{20160}$ of the estate which had a value in 1918 of $1,030,040.55. Colonel Green was one of the trustees who arranged this complicated distribution. He and his sister each received $\frac{1}{90}$ of the estate to add to that great store of wealth which had come to them from Hetty Green, a woman who truly loved money.

THE END

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